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City of Rancho Mirage
General Plan/Housing Element
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HOUSING ELEMENT

PURPOSE

The purpose of the Rancho Mirage Housing Element is to provide both the citizens and public officials with a comprehensive understanding of the housing needs within the City, and to set forth policies and programs that will enable the City to reach its defined housing goals. In order to achieve the ultimate goal of ensuring that every Rancho Mirage resident secures a safe and decent place to live within a satisfactory environment, the Housing Element promotes a closer coordination of housing policies and programs at local, state and federal levels, since the attainment of housing goals depends upon the shared commitment of all levels of government.

BACKGROUND

Legal Requirements of the Housing Element

State law passed in 1980 (AB 2853-Roos Bill) describes the requirements for Housing Elements: the need to include an assessment of regional housing needs, the role of the California Department of Housing and Community Development (HCD) in the review of elements, and procedures and timing for the adoption of the Housing Element. According to that law, this Housing Element must contain three parts:

- (1) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of those needs;
- (2) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing; and
- (3) A program which sets forth a five year schedule of actions to implement the policies and achieve the goals and objectives of the Housing Element, guided by the following State housing objectives:
 1. Provision of decent housing for all persons regardless of age, race, sex, marital status, source of income, or other arbitrary factors;
 2. Provision of adequate housing by location, type, price and tenure; and
 3. Development of a balanced residential environment including access to jobs, community facilities, and services.

Chapter 1140, Statutes of 1989, amends Housing Element law [(Section 65583 (c))] to require the housing program of an element to include, by January 1, 1990, a description of the use of moneys in a Redevelopment Agency's Low and Moderate Income Housing Fund, if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law [Division 24 (commencing with Section 33000) of the Health and Safety Code].

This element has been completed to meet all requirements of the law for the planning period from 1998 through 2005. The Regional Housing Needs Assessment (RHNA) developed by the Southern California Association of Governments has been incorporated into this document.



At Risk Analysis

Chapter 1451, Section 65583, requires each city and county to adopt programs for preserving existing affordable housing. The City does not currently have any units at risk of terminating subsidies. A complete analysis is included in this document.

Relationship to Other Elements

The Housing Element is a policy document identifying present and future housing needs and establishing programs and implementation policies, which ensure a good faith effort to meet such needs. Within the context of the General Plan, the Housing Element functions as an integral part of a comprehensive growth plan. For instance, projected housing need relates to residential land use acreages and policies to accommodate the City's fair share of households within all income levels.

The Housing Element has been closely correlated with the following mandated General Plan Elements:

Land Use	Noise
Circulation	Open Space
Conservation	Safety

Review of State and Local Housing Plans and Objectives

California's Statewide Housing Plan, updated in 1999, identifies several critical issues in California's housing market:

- Much higher levels of housing construction are needed to adequately house the State's population.
- High housing cost burdens are increasingly an issue for both owners and renters. The combination of upward price pressure in the housing market and relatively tight urban housing markets has led to increasing cost burdens, particularly for low-income renter residents.
- In addition to high housing cost burdens, it is evident that, in some portions of the State, the level of overcrowding has dramatically increased.
- A substantial portion of affordable rental housing developments statewide are at risk of conversion to market rate use. This situation threatens thousands of low-income elderly households and families, exacerbating local housing needs.
- California has an extensive agricultural economy that depends on temporary workers to harvest and process crops. Significant numbers of these critical workers migrate throughout the State, facing housing challenges that impact their welfare.
- Finally, the homeless individuals and households who have fallen through the cracks of society face significant difficulties in obtaining shelter and reintegrating themselves into the broader society.

The State Housing Plan of 1977 recognized several important guiding principles, among which is the belief that the private sector is, and should be, the major provider of housing. The Government's role is to do what it can to make the private market responsive to the needs of all income, age, race, and ethnic groups and to help private industry provide a wide variety of housing types, sizes, and prices.

The first part of the document discusses the importance of maintaining accurate records of all transactions and the role of the accounting system in providing reliable financial information.

The second part of the document describes the various methods used to collect and analyze data, including the use of statistical techniques and the importance of ensuring the validity and reliability of the data.

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In 1980, Assembly Bill 2853 (chaptered as Government code Section 65580 et. seq.) was approved by the State Legislature. Its purpose was to amend and add to Title 7 of the Government Code. The new legislation requires counties and cities to prepare substantially more detailed Housing Elements.

The 1993 Rancho Mirage Housing Element was prepared in compliance with these requirements while reflecting the unique characteristics of the community. The Housing Element further supports the State objectives and addresses the basic housing issues within the community with the inclusion of the following goals:

1. To provide affordable housing for people and households with special needs including the homeless, elderly, handicapped large families, single parent families, female headed households, first time homebuyers, and workers employed in Rancho Mirage.
2. To develop in accordance with density, building, and environmental standards, new affordable housing to expand housing opportunities for all residents of the City.
3. To provide a variety of housing types to meet the diversity of needs throughout the City's residential neighborhoods.
4. To remove or mitigate constraints to the provision of affordable housing, both governmental and non-governmental.
5. To preserve the quality and affordability of the City's existing housing stock and ensure all dwelling units are safe and sanitary.
6. To eliminate discrimination in housing with regard to race, color, religion, national origin, sex, age, family status, or sexual preference, and to ensure equal housing opportunities exist for all groups.

Evaluation of Existing Housing Element Policies and Programs

The policies and programs established in the 1997 Housing Element are evaluated for completion and effectiveness in this section.

Policy 1

The General Plan shall provide for a mixture of residential densities dispersed throughout the City.

The land use map adopted with the adoption of the General Plan implemented this policy.

Program 1.A

The City shall monitor the remaining supply of vacant land in all residential zoning categories.

The City maintains a database of lands, the designation and vacancy status, and updates the information periodically.

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The fifteenth part of the document discusses the ethical considerations that must be taken into account when conducting research, including the need to obtain informed consent and to protect the privacy of participants.

Program 1.B

The City shall review and revise its residential development standards, as needed, to ensure that a variety of housing types are accommodated without sacrificing the City's design standards.

The City is currently undertaking a comprehensive update of its Zoning Ordinance. The update is expected to be completed by the middle of 2001. In addition, the City, in 1998, added the R-M-TOL zone, which allows for minimum lot size of 6,200 square feet, to a maximum of 5 units per acre. Setback standards, dwelling unit size and similar development standards were also modified for this zone overlay (please refer to Tables III-37 and III-38).

Policy 2

The City's residential development standards shall allow for a diversity of housing types while adhering to the General Plan's community design policies.

The City's Zoning Ordinance allows for a variety of housing through the planned unit development process, and through the implementation of the R-M-TOL overlay.

Policy 3

Affordable housing developments shall be distributed throughout the City rather than concentrated in one area.

The residential lands available in all categories are evenly distributed throughout the City, and will continue to be through the implementation and continued *monitoring* of the land use map.

Policy 4

The city shall strive to meet the State-mandated special shelter needs of first time home buyers, large families, female headed households, single parent families, workers employed in Rancho Mirage, senior citizens, handicapped and homeless individuals through the continued efforts of the Housing Authority in developing or assisting private interests in developing housing for all types of households.

Since adoption of the last Housing Element, the City has participated in the construction of 84 units at Las Colinas. The project is for low and very low income seniors. The development includes one unit for the manager, 5 units for very low income households, and 78 units for low income households. The project opened in 2000.

Program 4.A

Continue to support and assist in enforcing the provisions of the Federal Fair Housing Act. Information on the Fair Housing Act, as well as methods for responding to complaints, shall be available at City Hall. The materials shall also be provided to the City Library and Post Office for distribution.

This program has been successfully implemented, and should be maintained in the current planning period.

Program 4.B

The City shall work with private organizations in assisting whenever possible in the housing of handicapped residents, through continued participation by the Housing Authority.

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All projects owned or operated by the Housing Authority include ADA compliant facilities. The City has not, however, assisted directly in the construction of housing units for the handicapped in the previous planning period.

Policy 5

The City shall emphasize the provision of additional affordable senior housing projects and the protection of existing affordable senior housing units.

As previously stated, the City has participated in the Las Colinas senior project during the previous planning period. The City also maintains the Parkview Villas senior project and participated in the Whispering Waters substantial rehabilitation project, which generated 29 new units by converting a vacant and dilapidated hotel.

Policy 5.A

The City shall monitor existing mobilehome parks, and shall consider the allocation of Housing Set-Aside funds to correct health and safety concerns as they arise.

The City and Housing Authority have participated in a number of projects at Blue Heaven Mobile-home Park during the previous planning period. These projects have included the construction of walls, natural gas lines, security gates and pool repairs.

Policy 6

There shall be equal access to housing regardless of race, color, religion, national origin, sex, age, family status or sexual preference.

The City and Housing Authority continue to implement fair housing practices, and will do so in the current planning period.

Policy 7

In order to meet its share of regional housing needs as mandated by the State, additional housing units affordable to 90 very low income households, 87 low income households and 65 moderate income households, shall be encouraged by the City during the 1996-2001 period.

The projects developed in the City during the previous planning period have generated housing units for 15 very low income households and 97 low income households.

Policy 8

The City's mandated fair share of affordable housing shall be maintained by resale and rental restrictions, applicant screenings, and other appropriate mechanisms established as conditions of approval for new affordable housing projects.

All projects in which the Housing Authority participates are contractually obligated to maintain affordability for the longest feasible period of time.

Policy 9

The first priority of the City's Redevelopment Housing Set-Aside Funds shall be to provide the required 242 units of very low, low and moderate income housing during 1996-2001.

The first part of the report is a summary of the work done during the last year. It is followed by a list of the main results, which are then discussed in more detail. The report ends with a conclusion and some suggestions for future work.

The second part of the report is a detailed description of the work done during the last year. It is divided into several sections, each dealing with a different aspect of the work. The sections are: 1. Introduction, 2. Theory, 3. Experiment, 4. Results, 5. Discussion, 6. Conclusion.

The third part of the report is a list of references. It contains a list of all the books, articles, and other sources that have been used in the report. The references are arranged in alphabetical order of the author's name.

The fourth part of the report is a list of appendices. It contains a list of all the extra material that has been included in the report. The appendices are arranged in alphabetical order of the letter 'A'.

The fifth part of the report is a list of figures. It contains a list of all the figures that have been included in the report. The figures are arranged in alphabetical order of the letter 'A'.

The sixth part of the report is a list of tables. It contains a list of all the tables that have been included in the report. The tables are arranged in alphabetical order of the letter 'A'.

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As previously stated, the Housing Authority participated in the creation of 15 very low income and 97 low income units during the previous planning period. Additional projects, discussed below, will address the City's RHNA allocation for the current planning period.

Program 9.A

The Redevelopment Agency shall annually allocate funds to eligible projects, outlined on page III.47, Strategy for Meeting Affordable Housing Needs, and other projects as they are presented to the Agency.

The City and Redevelopment Agency have adopted their annual budgets in a timely fashion during every year of the previous planning period.

Policy 10

In order to qualify for the City's financial assistance for the development of affordable housing, developers shall be required at a minimum:

1. *To provide a minimum of 20% equity or financial contribution to the project.*
2. *To designate a minimum of 25% of the units for very low income households.*
3. *To restrict all of the units to remain affordable for a period of 20 years.*

All Housing Authority participation is reviewed for conformance with this policy. The City has seen that participation by the developer ensures better living conditions for the residents of the project.

Program 10.A

The City shall prepare a standard set of qualifications and an application format for private developers seeking City financial assistance for the development of affordable housing.

The Housing Authority maintains a standard list of materials required for submittal when grants or loans are sought for projects. This list is then modified to address specific issues associated with specific projects.

Policy 11

The City may, whenever it deems feasible and necessary, reduce, subsidize or defer development fees to facilitate the development of affordable housing.

The City's Redevelopment Agency, as part of the \$6,000,000 contribution to the Las Colinas project, paid the fees for the developer. The Agency will continue to consider this option when looking at individual projects.

Policy 12

The City shall apply its density bonus provisions to all qualifying affordable housing projects, as shown in Table III-40, page III-59.

The City continues to review projects and allow density bonuses for projects which meet the City's standards for such projects.

Policy 13

Approximately 20 acres of the City-owned property south and west of Via Vail shall be developed for family affordable housing.

The Monterey Marketplace project continues to be planned, although development has been delayed for a number of reasons (please see discussion below). The project should be completed during the current planning period.

Program 13.A

The City shall prepare a conceptual site plan and a request for development proposals for a family affordable housing project on the 20 acres of City-owned property south and west of Via Vail.

The conceptual site planning for the proposed project has been completed.

Policy 14

The City shall encourage private ownership of affordable housing projects.

The Las Colinas and Whispering Waters projects were both built and are being operated by independent entities.

Policy 15

A second priority for the City's Redevelopment Housing Set-aside funds shall be for the rehabilitation of the City's existing affordable housing stock.

Program 15.A

The Housing Authority shall provide financial assistance to lower income households through its Home Improvement Program.

The City has continued to implement its Home Improvement Program, which assisted 896 households of very low, low or moderate incomes in making home repairs and improvements during the previous planning period.

Policy 16

Relocation assistance shall be provided to lower income households who are displaced by public or private redevelopment activities as mandated by the State.

The City and Housing Authority have not had a need to implement relocation assistance programs during the previous planning period. Such a program is, however, being developed for the Blue Heaven Mobilehome Park, which is planned for conversion during the current planning period (please see discussion below).

HOUSING NEEDS

In order to understand the housing needs of Rancho Mirage, it is important to first look at the make-up of the community and its demographics.

The first part of the document discusses the importance of maintaining accurate records of all transactions and the role of the accounting system in providing reliable financial information.

The second part of the document describes the various methods used to collect and analyze data, including interviews, surveys, and focus groups, and the importance of ensuring the validity and reliability of the data.

The third part of the document discusses the results of the study, including the findings of the interviews, surveys, and focus groups, and the implications of these findings for the development of the accounting system.

The fourth part of the document describes the conclusions of the study, including the overall findings and the recommendations for the development of the accounting system, and the importance of ongoing evaluation and improvement.

The fifth part of the document discusses the limitations of the study, including the potential biases of the data collection methods and the limitations of the sample size, and the need for further research.

The sixth part of the document describes the future research agenda, including the need for further research on the development of the accounting system and the importance of ongoing evaluation and improvement.

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REGIONAL SETTING

Rancho Mirage is located in the upper Coachella Valley of Riverside County. The county experienced extremely rapid growth in the 1980's. County population grew from 663,923 in 1980 to 1,110,000 in 1990, an increase of 67%. The California Department of Finance further estimates that population in the County rose to 1,476,307 by 1999.

The upper Coachella Valley's economic base is heavily dependent on tourism, the area's original and primary industry. Rapid growth in employment in this industry heavily impacts the need for affordable housing because of traditionally low wages. Rancho Mirage is world renowned as an exceptionally high quality resort and residential community. The City's policies, ordinances, and regulations protect and preserve this quality of life.

Demographic Characteristics

Age Distribution

The median age in Rancho Mirage is 59.1. The 1990 Census presents the following age distribution of the population.

Table III-7
Age Distribution – 1990

Age	Number	% of Total
Under 18	963	10%
18-20	15	1%
21-24	258	3%
25-44	1,774	18%
45-54	1,137	12%
55-59	734	7%
60-64	1,055	11%
65+	3,706	38%
Total	9,778	100%

Source: 1990 U.S. Census

Ethnic Characteristics

Table III-8 compares the ethnic distribution for Rancho Mirage in 1980 and 1990.

Table III-8
Ethnic Characteristics-1980 and 1990

	1980	1990
White	94.0%	90.5%
Hispanic	4.9%	6.9%
Black	2%	1.3%
Native American	N/A	.3%
Asian	N/A	.9%
Other	9%	.1%
Total	100%	100%

Source: 1980 U.S. Census; 1990 U.S. Census

REPORT

The purpose of this report is to provide a detailed analysis of the data collected during the experiment. The data was collected over a period of 10 days, and the results are presented in the following tables. The first table shows the mean values for each parameter, and the second table shows the standard deviation for each parameter. The third table shows the correlation coefficients between the parameters.

The data was collected using a series of sensors that were placed at various locations throughout the experiment. The sensors were calibrated before use, and the data was collected at regular intervals. The results of the experiment are presented in the following tables. The first table shows the mean values for each parameter, and the second table shows the standard deviation for each parameter. The third table shows the correlation coefficients between the parameters.

Table 1: Mean values

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The data was collected using a series of sensors that were placed at various locations throughout the experiment. The sensors were calibrated before use, and the data was collected at regular intervals. The results of the experiment are presented in the following tables. The first table shows the mean values for each parameter, and the second table shows the standard deviation for each parameter. The third table shows the correlation coefficients between the parameters.

Table 1: Mean values

Parameter	Mean	Standard Deviation
Temperature	25.0	1.5
Humidity	60.0	5.0
Pressure	1013.25	0.5
Wind Speed	2.0	0.5
Wind Direction	180	10
Solar Radiation	1000	50
Cloud Cover	50	10
Precipitation	0.0	0.0
Soil Moisture	20.0	5.0
Plant Growth	10.0	2.0

Table 2: Standard deviation

The data was collected using a series of sensors that were placed at various locations throughout the experiment. The sensors were calibrated before use, and the data was collected at regular intervals. The results of the experiment are presented in the following tables. The first table shows the mean values for each parameter, and the second table shows the standard deviation for each parameter. The third table shows the correlation coefficients between the parameters.

Table 2: Standard deviation

Parameter	Standard Deviation
Temperature	1.5
Humidity	5.0
Pressure	0.5
Wind Speed	0.5
Wind Direction	10
Solar Radiation	50
Cloud Cover	10
Precipitation	0.0
Soil Moisture	5.0
Plant Growth	2.0

Although the community remains predominantly white, the data shows an increase in minority population. This is representative of a trend throughout Southern California. It is expected that the 2000 census will reflect similar ethnic mix to the 1990 Census.

Population Growth

Rancho Mirage has shown steady population growth throughout the last decade, in keeping with the pattern of growth experienced by Riverside County.

Table III-9
Population Growth – 1985 to 2000

Year	Square Miles	Population	% Increase in Population
1985	21.9	7,675	4.4
1986	21.9	8,025	4.6
1987	21.9	8,225	2.5
1988	21.9	8,600	4.6
1989	22.3	9,000	4.7
1990	22.3	9,275	3.1
1991	23.0	9,996	7.8
1992	23.0	10,466	4.7
1993	23.0	10,545	1.0
1994	23.0	10,500	N/A
1995	24.0	10,450	1.0
1996	24.0	10,550	1.0
1997	24.0	10,458	N/A
1998	24.7	11,042	5.5
1999	24.7	11,419	3.4
2000	24.7	11,942	4.6

Source: California Department of Finance (DOF)

Major Employers

Table III-10 shows the largest employers located in the City of Rancho Mirage.

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Financial Statement Information			
For the Year Ended 31/12/2020			
Particulars	Amount	Amount	Amount
Revenue	1000	1000	1000
Cost of Sales	(400)	(400)	(400)
Gross Profit	600	600	600
Operating Expenses	(200)	(200)	(200)
Operating Profit	400	400	400
Finance Income	50	50	50
Finance Expenses	(10)	(10)	(10)
Profit Before Tax	440	440	440
Income Tax	(100)	(100)	(100)
Profit After Tax	340	340	340
Dividends	(50)	(50)	(50)
Retained Profit	290	290	290

Page 1 of 1

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**Table III-10
Major Employers – 1995**

Employers	Number of Employees
Eisenhower Medical Center	1,953
Westin Mission Hills Resort	453
Marriott's Rancho Las Palmas	410
Ritz Carlton Hotel	407
Home Depot	173
Riverside County Offices	74
Heart Institute of the Desert	69
City of Rancho Mirage	67
Rancho Mirage Post Office	41
Palm Valley School	40
Rancho Mirage Elementary	40
Convention & Visitor's Bureau	35
Braille Institute	28

Source: City of Rancho Mirage

Retail is also a major employer, although made up of many small businesses rather than a few large employers.

Housing Characteristics

Housing needs in Rancho Mirage are a function of affordability, not supply.

The 1990 Census showed a total of 9,360 housing units in the City.

**Table III-11
Housing Characteristics-1990**

Units in Structure	Number
Single Family Detached	2,996
Single Family Attached	3,875
2-4 Units, Multi-family	602
5-9 Units, Multi-family	173
10 or more Units, Multi-family	454
Mobilehome, Trailer, Other	1,260
Total	9,360

Source: 1990 Census

Table 1: Summary of Data	
Year	Value
2010	100
2011	120
2012	150
2013	180
2014	200
2015	220
2016	250
2017	280
2018	300
2019	320
2020	350

The data shows a steady increase in values over the period from 2010 to 2020.

Table 2: Detailed Data	
Year	Value
2010	100
2011	120
2012	150
2013	180
2014	200
2015	220
2016	250
2017	280
2018	300
2019	320
2020	350

The data shows a steady increase in values over the period from 2010 to 2020.

Table III-12
Housing Characteristics-1995

Units in Structure	Number
Single Family Detached	4,237
Single Family Attached	3,919
2-4 Units, Multi-family	567
5 + Units, Multi-family	779
Mobilehomes	1,079
Total	10,601

Source: State Department of Finance

The apparent drop in mobilehomes from 1,260 to 1,079 is the result of the deannexation of a portion of a mobilehome park previously located in Rancho Mirage, and the loss of units at Blue Heaven Mobilehome Park. The DeAnza Mobilehome Park was annexed to the City of Cathedral City.

Vacancy Status

The 1990 Census showed an overall vacancy rate of 48%. Correcting for seasonal or recreational units, which are considered vacant by the Census but are not available or used for permanent occupancy, the vacancy rate decreases to 15.6%.

Table III-13
Vacancy Status - 1990

Unit Type	Number of Vacant Units	% Total Units City-Wide
For rent	186	2.00%
For sale	449	4.80%
Rented or sold, not occupied	100	1.00%
Seasonal, recreational or occasional use	2,963	31.70%
Migrant workers	1	0.01%
Other vacant	828	8.80%

Source: 1990 Census, American Development Consultants

In January of 2000 the Department of Finance estimated a gross vacancy rate of 48.35%. The vacancy mix has not, therefore, changed during the last ten years, and the City remains a popular destination for second homeowners.

Housing Tenure

Housing tenure for occupied units only is shown in Table III-14.

Table 1: Summary of Data	
Category	Value
Group 1	100
Group 2	200
Group 3	300
Group 4	400
Group 5	500
Group 6	600
Group 7	700
Group 8	800
Group 9	900
Group 10	1000

The following table shows the results of the experiment. The data is presented in a clear and concise manner, allowing for easy comparison of the different groups. The results are as follows:

The results of the experiment are as follows: The data is presented in a clear and concise manner, allowing for easy comparison of the different groups. The results are as follows:

Table 2: Summary of Data	
Category	Value
Group 1	100
Group 2	200
Group 3	300
Group 4	400
Group 5	500
Group 6	600
Group 7	700
Group 8	800
Group 9	900
Group 10	1000

The following table shows the results of the experiment. The data is presented in a clear and concise manner, allowing for easy comparison of the different groups. The results are as follows:

The results of the experiment are as follows: The data is presented in a clear and concise manner, allowing for easy comparison of the different groups. The results are as follows:

Table III-14
Housing Tenure – 1990

Unit	Number of Units	Percentage
Owner Occupied	3,900	81%
Renter Occupied	933	19%
Total	4,833	100%

Source: 1990 Census

Current Housing Needs

Housing need is defined by the State Department of Housing and Community Development in these ways:

- overcrowding (more than 1.01 persons per room)
- overpaying (paying more than 30% of household income for shelter)
- residing in substandard units

The 1990 Census provides current data on overcrowding by tenure.

Table III-15
Overcrowding, Owner-Occupied Units – 1990

Persons Per Room	N^o of Households
0.5 or less	3,525
0.51 to 1.00	351
1.01 to 1.50	14
1.51 to 2.00	8
2.01 or more	2

Source: 1990 Census

Table III-16
Overcrowding, Renter-Occupied Units – 1990

Persons Per Room	Number of Households
0.5 or less	619
0.51 to 1.00	245
1.01 to 1.50	21
1.51 to 2.00	20
2.01 or more	28

Source: 1990 Census

Based on this data, a total of 93 households in Rancho Mirage are overcrowded.

The Southern California Association of Governments (SCAG) estimated existing households (1988) overpaying for housing as part of the 1989 Regional Housing Needs Analysis (RHNA). This data is shown in Tables III-17 and III-18.

Table 1

Demographic Characteristics of Participants

Characteristic	Frequency	Percentage
Gender		
Male	10	25.0
Female	30	75.0
Age		
18-24	15	37.5
25-34	15	37.5
35-44	10	25.0

Source: Author's calculations.

Table 1 presents the demographic characteristics of the participants. The majority of the participants were female (75.0%) and the majority of the participants were in the 18-24 age range (37.5%).

The majority of the participants were in the 18-24 age range (37.5%), followed by the 25-34 age range (37.5%). The majority of the participants were female (75.0%), followed by the male participants (25.0%).

Table 2

Demographic Characteristics of Participants

Characteristic	Frequency	Percentage
Gender		
Male	10	25.0
Female	30	75.0
Age		
18-24	15	37.5
25-34	15	37.5
35-44	10	25.0

Table 3

Demographic Characteristics of Participants

Characteristic	Frequency	Percentage
Gender		
Male	10	25.0
Female	30	75.0
Age		
18-24	15	37.5
25-34	15	37.5
35-44	10	25.0

Source: Author's calculations.

The majority of the participants were in the 18-24 age range (37.5%), followed by the 25-34 age range (37.5%). The majority of the participants were female (75.0%), followed by the male participants (25.0%).

Table III-17
Households Earning 80% of Median Income or Less,
Paying 30% or More Of Gross Income for Shelter By Tenure - 1988

	Total Overpaying	Very Low Income	Low Income
Renters	214	92	
Owners	160	50	110
Total	374	142	232

Source: SCAG RHNA, 1999

Table III-18
Total Lower Income Households
Overpaying for Shelter - 1999

	Number
Total Households In City	3,895
Total Lower Income Households	1,243
Very Low Income Households Overpaying	42
Low Income Households Overpaying	232
Total Lower Income Households Overpaying	374

Source: SCAG RHNA, 1999

The 1990 Census data can be used to update the calculations of households overpaying for shelter. This data is shown in Tables III-19 and III-20.

Table III-19
Percentage of Household Income Spent on Housing:
Owner Occupied Units – 1990

Income	Percentage of Income Spent on Housing					Over 30%
	0-19%	20-24%	25-29%	30-34%	35%+	
Less than 10,000	7	0	14	0	138	138
10,000 to 19,000	45	9	9	5	152	157
20,000 to 34,999	68	35	58	20	158	178
35,000 to 49,999	103	49	68	19	87	106
50,000+	921	183	130	74	265	339
Total	1,444	276	279	118	800	918

Source: 1990 Census

Table III-20
Percentage of Household Income Spent on Housing:
Renter Occupied Units – 1990

Income	Percentage of Income Spent on Housing					Over 30%
	0-19%	20-29%	25-34%	30-34%	35%+	
Less than \$10,000	0	0	0	0	138	138
\$10,000 to \$19,000	0	20	0	0	188	188
\$20,000 to \$34,999	72	16	60	55	59	114
\$35,000 to \$49,999	40	0	27	0	29	29
\$50,000+	36	46	10	17	0	17
Total	148	82	97	72	414	486

Source: 1990 Census

Table 1: Summary of Data

Category	Value 1	Value 2	Value 3	Value 4
A	10	20	30	40
B	15	25	35	45
C	20	30	40	50
D	25	35	45	55
E	30	40	50	60
F	35	45	55	65
G	40	50	60	70
H	45	55	65	75
I	50	60	70	80
J	55	65	75	85
K	60	70	80	90
L	65	75	85	95
M	70	80	90	100
N	75	85	95	105
O	80	90	100	110
P	85	95	105	115
Q	90	100	110	120
R	95	105	115	125
S	100	110	120	130
T	105	115	125	135
U	110	120	130	140
V	115	125	135	145
W	120	130	140	150
X	125	135	145	155
Y	130	140	150	160
Z	135	145	155	165
AA	140	150	160	170
AB	145	155	165	175
AC	150	160	170	180
AD	155	165	175	185
AE	160	170	180	190
AF	165	175	185	195
AG	170	180	190	200
AH	175	185	195	205
AI	180	190	200	210
AJ	185	195	205	215
AK	190	200	210	220
AL	195	205	215	225
AM	200	210	220	230
AN	205	215	225	235
AO	210	220	230	240
AP	215	225	235	245
AQ	220	230	240	250
AR	225	235	245	255
AS	230	240	250	260
AT	235	245	255	265
AU	240	250	260	270
AV	245	255	265	275
AW	250	260	270	280
AX	255	265	275	285
AY	260	270	280	290
AZ	265	275	285	295
BA	270	280	290	300
BB	275	285	295	305
BC	280	290	300	310
BD	285	295	305	315
BE	290	300	310	320
BF	295	305	315	325
BG	300	310	320	330
BH	305	315	325	335
BI	310	320	330	340
BJ	315	325	335	345
BK	320	330	340	350
BL	325	335	345	355
BM	330	340	350	360
BN	335	345	355	365
BO	340	350	360	370
BP	345	355	365	375
BQ	350	360	370	380
BR	355	365	375	385
BS	360	370	380	390
BT	365	375	385	395
BU	370	380	390	400
BV	375	385	395	405
BW	380	390	400	410
BX	385	395	405	415
BY	390	400	410	420
BZ	395	405	415	425
CA	400	410	420	430
CB	405	415	425	435
CC	410	420	430	440
CD	415	425	435	445
CE	420	430	440	450
CF	425	435	445	455
CG	430	440	450	460
CH	435	445	455	465
CI	440	450	460	470
CJ	445	455	465	475
CK	450	460	470	480
CL	455	465	475	485
CM	460	470	480	490
CN	465	475	485	495
CO	470	480	490	500
CP	475	485	495	505
CQ	480	490	500	510
CR	485	495	505	515
CS	490	500	510	520
CT	495	505	515	525
CU	500	510	520	530
CV	505	515	525	535
CW	510	520	530	540
CX	515	525	535	545
CY	520	530	540	550
CZ	525	535	545	555
DA	530	540	550	560
DB	535	545	555	565
DC	540	550	560	570
DD	545	555	565	575
DE	550	560	570	580
DF	555	565	575	585
DG	560	570	580	590
DH	565	575	585	595
DI	570	580	590	600
DJ	575	585	595	605
DK	580	590	600	610
DL	585	595	605	615
DM	590	600	610	620
DN	595	605	615	625
DO	600	610	620	630
DP	605	615	625	635
DQ	610	620	630	640
DR	615	625	635	645
DS	620	630	640	650
DT	625	635	645	655
DU	630	640	650	660
DV	635	645	655	665
DW	640	650	660	670
DX	645	655	665	675
DY	650	660	670	680
DZ	655	665	675	685
EA	660	670	680	690
EB	665	675	685	695
EC	670	680	690	700
ED	675	685	695	705
EE	680	690	700	710
EF	685	695	705	715
EG	690	700	710	720
EH	695	705	715	725
EI	700	710	720	730
EJ	705	715	725	735
EK	710	720	730	740
EL	715	725	735	745
EM	720	730	740	750
EN	725	735	745	755
EO	730	740	750	760
EP	735	745	755	765
EQ	740	750	760	770
ER	745	755	765	775
ES	750	760	770	780
ET	755	765	775	785
EU	760	770	780	790
EV	765	775	785	795
EW	770	780	790	800
EX	775	785	795	805
EY	780	790	800	810
EZ	785	795	805	815
FA	790	800	810	820
FB	795	805	815	825
FC	800	810	820	830
FD	805	815	825	835
FE	810	820	830	840
FF	815	825	835	845
FG	820	830	840	850
FH	825	835	845	855
FI	830	840	850	860
FJ	835	845	855	865
FK	840	850	860	870
FL	845	855	865	875
FM	850	860	870	880
FN	855	865	875	885
FO	860	870	880	890
FP	865	875	885	895
FQ	870	880	890	900
FR	875	885	895	905
FS	880	890	900	910
FT	885	895	905	915
FU	890	900	910	920
FV	895	905	915	925
FW	900	910	920	930
FX	905	915	925	935
FY	910	920	930	940
FZ	915	925	935	945
GA	920	930	940	950
GB	925	935	945	955
GC	930	940	950	960
GD	935	945	955	965
GE	940	950	960	970
GF	945	955	965	975
GG	950	960	970	980
GH	955	965	975	985
GI	960	970	980	990
GJ	965	975	985	995
GK	970	980	990	1000
GL	975	985	995	1005
GM	980	990	1000	1010
GN	985	995	1005	1015
GO	990	1000	1010	1020
GP	995	1005	1015	1025
GQ	1000	1010	1020	1030
GR	1005	1015	1025	1035
GS	1010	1020	1030	1040
GT	1015	1025	1035	1045
GU	1020	1030	1040	1050
GV	1025	1035	1045	1055
GW	1030	1040	1050	1060
GX	1035	1045	1055	1065
GY	1040	1050	1060	1070
GZ	1045	1055	1065	1075
HA	1050	1060	1070	1080
HB	1055	1065	1075	1085
HC	1060	1070	1080	1090
HD	1065	1075	1085	1095
HE	1070	1080	1090	1100
HF	1075	1085	1095	1105
HG	1080	1090	1100	1110
HH	1085	1095	1105	1115
HI	1090	1100	1110	1120
HJ	1095	1105	1115	1125
HK	1100	1110	1120	1130
HL	1105	1115	1125	1135
HM	1110	1120	1130	1140
HN	1115	1125	1135	1145
HO	1120	1130	1140	1150
HP	1125	1135	1145	1155
HQ	1130	1140	1150	1160
HR	1135	1145	1155	1165
HS	1140	1150	1160	1170
HT	1145	1155	1165	1175
HU	1150	1160	1170	1180
HV	1155	1165	1175	1185
HW	1160	1170	1180	1190
HX	1165	1175	1185	1195
HY	1170	1180	1190	1200
HZ	1175	1185	1195	1205
IA	1180	1190	1200	1210
IB	1185	1195	1205	1215
IC	1190	1200	1210	1220
ID	1195	1205	1215	1225
IE	1200	1210	1220	1230
IF	1205	1215	1225	1235
IG	1210	1220	1230	1240
IH	1215	1225	1235	1245
II	1220	1230	1240	125

Two factors are evident: The estimates of households overpaying, prepared by SCAG in 1988 were significantly lower than the actual Census reveals; and lower income households are much more likely to overpay for housing than higher income families. Both of these factors are the result of housing costs.

The City of Rancho Mirage has had a high median price for both single family owner occupied units and rental units. The 1980 and 1990 median prices for housing are shown in Table III-21.

Table III-21
1980 and 1990 Median Housing Prices

	1980	1990	% Increase
Median Single Family Purchase Price	\$137,000	\$252,500	84%
Median Mortgage Costs (PITI)	N/A	\$ 1,708	N/A
Median Rental Rate	\$ 344	\$ 620	80%

Source: 1980 Census, 1990 Census

The economic recession of the early to mid-1990's did, however, influence sale prices for homes. The median sales price for a home in Rancho Mirage in 1994 was \$218,750, down 15% from 1990, according to statistical data maintained by the Board of Realtors. If a similar reduction in median mortgage costs is calculated, it can be estimated that in 1994, the average household was paying \$1,452 per month.

The 1990 Census calculates the median annual income for households in Rancho Mirage to be \$45,064. Using the allowable monthly payment for housing of 30% of gross household income, the median income family can afford a monthly housing payment of \$1,126 (Principal, Interest, Taxes, and Insurance). This is below the median housing mortgage costs of \$1,452 estimated for 1994.

Table III-22
1990 Rancho Mirage Median Income Affordability

Median Household Monthly Income (1990)	\$3,755
30% of Household Income Housing Payment (PITT)	\$1,126
Affordability Gap	\$ 582

Source: American Development Consultants

Based on 1995 estimates, the following Table shows that the affordability gap has narrowed, due primarily to the recessionary period experienced throughout California.

Table III-23
1995 Rancho Mirage Median Income Affordability Gap

Median Family Monthly Income (1995)	\$4,431
30% of Household Income Housing Payment (PITT)	\$1,329
Affordability Gap	\$ 123

Source: Terra Nova Planning & Research

The 2000 median income calculated for Riverside County for a family of four is \$47,400. This is used to calculate very low (50% of median) and low (80% of median) incomes for use in State and federal subsidized housing programs.

Table III-24
2000 County of Riverside Housing Program Income Limits

	One Person Family	Two Person Family	Three Person Family	Four Person Family
Very Low Income	\$16,600	\$18,950	\$21,350	\$23,700
Low Income	26,500	30,350	34,350	37,900

Source: Department of Housing and Urban Development

Rehabilitation Needs

The age of housing is an important characteristic of the stock, indicating its relative condition. An average quality structure has a life of twenty to thirty years. At that time, the need for maintenance and rehabilitation becomes critical if the housing is to remain safe and sanitary.

According to the 1990 Census, 2,109 dwelling units were built before 1970 and are now over 5 years old. Approximately 949 of those units are over 30 years old.

This data has been updated by windshield surveys of single family neighborhoods and a unit-by-unit survey of each mobilehome park in the City completed in 1993. Areas surveyed were:

- Peterson and 39th
- San Jacinto Road
- East Veldt and West Veldt loops
- Magnesia Falls area
- Thunder Road
- Tierra del Sol neighborhood

A total of 131 single family units and 140 multi-family units were included in this survey. Of the units surveyed, 23 single family units and 9 multi-family buildings consisting of a total of 24 units needed minor rehabilitation and repairs, such as exterior painting. Five single family units and one duplex needed substantial rehabilitation, such as roof replacement, structural repair, and electrical and plumbing work. No units surveyed required complete replacement.

Mobilehome Park Survey Results

Every mobilehome in each of the six mobilehome parks in Rancho Mirage was surveyed as to exterior condition in both 1992 and 1994. The results of the surveys are shown in Table III-25 and III-26, below. Table III-25 represents a windshield survey performed in 1992 for the last Housing Element Update. Table III-26 is a compilation of data collected for the City's Redevelopment Agency to assess the level of repair, and costs associated with the repairs are relatively low in most cases. No units in either survey required complete replacement.

Table 1

Table 1: Summary of the results of the regression analysis

Table 1: Summary of the results of the regression analysis

Variable	Mean	SD	Min	Max
Age	35.2	12.5	18	65
Gender	0.45	0.50	0	1
Education	12.5	2.5	9	16
Income	25000	10000	10000	50000

Table 2

Table 2: Summary of the results of the regression analysis

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Table 2: Summary of the results of the regression analysis

Table 3

Table 3: Summary of the results of the regression analysis

**Table III-25
Mobilehome Park Condition Survey Results – 1992**

	Blue Heaven	Blue Skies	Rancho Mirage	Rancho Palms	Fred A. Johns	The Colony	Total
Total Units	51	143	274	126	67	220	881
Foundation Needed	0	0	0	0	11	0	11
Doors/Windows Broken	2	0	2	0	2	0	6
Roof Repair/ Replacement	0	0	1	1	1	0	3
Siding Repair	17	8	48	23	13	0	109
Paint Needed	11	34	8	19	13	36	131
Total Units Needing Repair	30	42	69	43	40	36	260
% of Units in Need of Re- pair	59%	29%	25%	34%	60%	16%	29%

Source: American Development Consultants

**Table III-26
Mobilehome Park Structural Condition of Coaches, 1994**

	Blue Heaven	Rancho Mirage	Rancho Palms	Fred A. Johns	The Colony
No Repairs	9	24	31	0	133
Minor Repairs	13	18	31	9	17
Code Issues	2	9	20	11	0
Significant Repairs	21	150	45	29	55
Major Repairs	7	77	29	18	15
Major Repairs with Health & Safety Implications	11	8	19	13	36
Total Cost to Rehabilitate (Not Including Code issues)	\$15,900	\$65,800	\$13,365	\$8,325	\$9,600

Source: American Development Consultants, Mobilehome Park Study, August 1994

The Survey did not access interior condition of the units, including potential plumbing or electrical deficiencies. Units which appear to meet standard exterior conditions may be substandard in other ways, and units appearing to need only exterior painting may be substandard in other ways, and units appearing to need only exterior painting may require more substantial interior repairs. Survey results establish a minimum number of mobilehomes needing repair and rehabilitation, but not a maximum. It is clear from the survey that a number of mobilehomes in the City are older units in need of some repair to be considered fully standard dwelling units. In 1994, the City of Rancho Mirage purchased the Blue Heaven Mobilehome Park, and has invested \$850,000 to make infrastructure improvements in the park. For individual homeowners, the Home Improvement Program is available for home repair for households with qualify as very low through moderate income. The program has assisted 862 households since its inception.

Table 1

Table 1: Summary of the data used in the study.

Variable	Unit	Mean	Std. Dev.	Min.	Max.	Range
Age	Years	35.2	12.5	18	65	47
Gender	Male/Female	1.2	0.4	1	2	1
Education	Years	12.8	1.5	9	16	7
Income	\$/Month	1500	300	800	2500	1700
Health	Score	75	10	50	100	50
Stress	Score	60	15	30	90	60
Depression	Score	40	12	20	70	50
Life Satisfaction	Score	55	10	30	80	50
Overall Health	Score	65	12	40	90	50

Table 2

Table 2: Summary of the data used in the study.

Variable	Unit	Mean	Std. Dev.	Min.	Max.	Range
Age	Years	35.2	12.5	18	65	47
Gender	Male/Female	1.2	0.4	1	2	1
Education	Years	12.8	1.5	9	16	7
Income	\$/Month	1500	300	800	2500	1700
Health	Score	75	10	50	100	50
Stress	Score	60	15	30	90	60
Depression	Score	40	12	20	70	50
Life Satisfaction	Score	55	10	30	80	50
Overall Health	Score	65	12	40	90	50

The data was collected from a survey of 1000 participants. The survey was conducted online and the data was collected over a period of 12 months. The survey included questions about demographic information (age, gender, education, income) and health-related information (health, stress, depression, life satisfaction, overall health). The data was then analyzed using statistical methods to determine the relationships between the variables. The results of the analysis are presented in the tables above. The data shows that there is a positive correlation between age and income, and a negative correlation between age and health. There is also a positive correlation between education and income, and a negative correlation between education and health. The data also shows that there is a positive correlation between income and life satisfaction, and a negative correlation between income and stress. Finally, the data shows that there is a positive correlation between health and life satisfaction, and a negative correlation between health and stress.

Future Housing Needs

The Southern California Association of Governments (SCAG) is responsible for developing housing need allocations for all counties and cities under its jurisdiction. The allocation for the City for the current planning period, from 1998 to 2005, is depicted below.

Table III-27
Category, Unadjusted 1998-2005

	Number of Units
Very Low Income	157
Low Income	111
Moderate Income	135
High Income	470
Total	874

Source: Southern California Association of Governments

The City therefore estimates a total of 874 new housing units will be needed between 1998 and 2005. Of these, 470 are to be affordable to households with incomes in excess of 120% of median, so it is assumed the private market will provide these higher priced units without assistance from the public sector. There have been an average of 270 homes built annually in Rancho Mirage in the last three years. If only 50% of these are for permanent households, the City sees 135 new permanent homes constructed annually. Over the entire planning period, this represents a total of 945 housing units for permanent above-median income households during the current planning period.

The remaining 404 units will need assistance from the public sector to be affordable to low and moderate income households.

Strategy for Meeting Affordable Housing Need

The City has, in recent years, become more aggressive in pursuing its need for affordable housing. This effort was led by the formation of the City's Housing Authority, operated through the Redevelopment Agency. Since its formation, the Housing Authority has been pursuing mobilehome park acquisition, joint venture projects with private developers, and the management of City-owned affordable housing projects.

The Redevelopment Agency receives an average of about \$3.6 million in Housing Set-Aside funds annually. In the period from 2000 through 2005, the City has committed to the continued expansion of its affordable housing stock through budgetary commitment of its Redevelopment Housing set-aside funds. The following discussion specifically describes current Housing Authority plans, and how they will assist in the development of affordable housing projects in the City. For purposes of this analysis, and to provide the most conservative forecasts, it has been assumed that the Housing Set-Aside funds will continue to provide the Housing Authority with an average annual revenue of \$3.6 million through the balance of the planning period.

Monterey Village Project: This project, on City-owned property, will include approximately 150 units, affordable to very low, low and moderate income households. A total of \$1,200,000 will be expended in the 2000-2001 fiscal year to extend infrastructure to the project site. An additional \$10,000,000 is planned for construction of the project in the 2002-2004 fiscal years.

Page 1 of 1

The following information is provided for the purpose of the following information. The information is provided for the purpose of the following information. The information is provided for the purpose of the following information.

Table 1: Summary of the following information.

Item	Value
Item 1	100
Item 2	200
Item 3	300
Item 4	400
Item 5	500
Item 6	600
Item 7	700
Item 8	800
Item 9	900
Item 10	1000

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Blue Heaven/Santa Rosa Villas Housing Project: The City plans to convert this existing mobilehome park into a manufactured housing project, providing 33 new affordable housing units. The mix of incomes has not been determined for this project. The Agency has planned to expend at least \$2,000,000 in the 2000-2002 fiscal years toward completion of the project.

Whitewater Senior Project/Parkview Villas II: The Housing Authority owns land adjacent to the existing Parkview Villas project, and plans to construct approximately 36 units for very low and low income seniors on this land. A total of \$2,500,000 is programmed, to be expended in 2003-2004.

Altogether, these projects represent a total of 219 units to be constructed in the current planning period. The completion of the Las Colinas project in 2000, with 84 units, brings this total to 303. The City's RHNA allocation for very low and low income units is 268. The projects enumerated above, therefore, exceed the City's need. An additional 100 moderate income units should be constructed to meet the City's RHNA for moderate income households.

The newly annexed area, located on the east side of DaVall, north of Ramon Road, is likely to provide some of this housing in the moderate income range. Property owners in this area have already submitted plans to take advantage of the R-M-TOL designation, allowing smaller lots and reduced development standards. The project is likely to generate 255 moderately priced single family detached homes.

A new project, recently submitted, would result in the construction of 215 units on 40 acres located on Ramon Road. 25 acres of this parcel is currently designated for High Density Residential development. The balance, or 15 acres, is currently undergoing a City-initiated General Plan Amendment and Change of Zone from General Commercial to High Density Residential, so that the City can facilitate the development of the project.

Finally, the Vista Montana Specific Plan has been conditioned to provide 22 moderate income units within the latest tract proposed within it. This requirement for inclusionary housing will help City staff encourage the development of a broad range of housing units throughout the community. Altogether, therefore, the City has more units in the planning stages for this planning period than it requires to meet its housing need.

Quantified Objectives

The rate of demolition in the City has historically been fewer than 5 units per year. The City's population is expected to steadily grow during the planning period, resulting in an expected need primarily in new housing, rather than in preservation or rehabilitation.

The City's total housing need for the period from 1998 through 2005 is 874 units, of which 470 are in the high income category. The need for this category is expected to be filled by new construction by private development interests.

The following Table demonstrates the expected needs, by income category, for the period from 1998 to 2005.

The first part of the report is a general overview of the project. It describes the objectives, scope, and the organization of the report. It also provides a brief history of the project and the role of the project manager.

The second part of the report is a detailed description of the project. It includes a description of the project goals, the project plan, the project budget, and the project risks.

The third part of the report is a description of the project results. It includes a description of the project outcomes, the project performance, and the project impact.

The fourth part of the report is a description of the project lessons learned. It includes a description of the project challenges, the project successes, and the project recommendations.

The fifth part of the report is a description of the project conclusion. It includes a description of the project findings, the project conclusions, and the project recommendations.

The sixth part of the report is a description of the project appendix. It includes a description of the project documents, the project data, and the project references.

The seventh part of the report is a description of the project glossary. It includes a description of the project terms, the project definitions, and the project abbreviations.

The eighth part of the report is a description of the project index. It includes a description of the project contents, the project page numbers, and the project page numbers.

Table III-28
Quantified Objectives Matrix 1998-2005

Income Category	Very Low	Low	Moderate	High	Total
New Construction	157	111	135	470	874
Rehabilitation	30	25	40	0	95
Conservation	10	10		0	20

Affordable Units at Risk

Many of the programs used throughout the Coachella Valley during the past twenty-five years to subsidize rental and ownership housing included time limits on affordability restrictions. Federal mortgage revenue bond regulations also have limitations on the number of years affordability restrictions remain in effect. The earliest of these affordability restrictions have begun to expire. This problem, which may result from an early pay-off of project financing or an “opting out” of Section 8 contracts, can have significant impacts on the communities in which these projects are located. For rental projects, the elimination of rent level restrictions has recently become particularly attractive to building owners as a result of several independent factors. The original owners of many affordable projects invested because of rapid depreciation, which created extraordinary tax shelter benefits. Many of those benefits have expired. Additionally, the Tax Reform Act of 1986 altered the federal tax structure for residential income property.

Many projects were re-syndicated after 1981 to take advantage of changes in the tax structure at that time. Many of these resyndications were accomplished through short-term financing with second mortgages. Pressures from rapid growth, and the desirability of the Coachella Valley, compound the problem by increasing the demand and rental prices for market rate rental units.

The California Coalition for Rural Housing described the ideal candidate for conversion or opting out as having the following characteristics:

- The project would be located in a suburban or rapidly urbanizing rural area.
- It would be in good physical condition and in a good location to command a market rent.
- The market area would be characterized by high growth, escalating housing costs, and low vacancy rates.
- The project would have rent levels lower than the prevailing rents for comparable units.
- The current owner would have a deferred second loan that is coming due, or have experienced tax shelter burnout either as a result of having accelerated the loss, or having lost the shelter through the imposition of tax reform.

In Rancho Mirage, the existing Villa Mirage project consists of 98 units of subsidized rental housing. The project was built in two phases, 50 and 48 units respectively, in 1985. The financing, arranged through the California Housing Finance Agency (CHFA), is subsidized through project-based Section 8 certificates. Forty eight of the certificates were issued for 30 years and will expire in the year 2015. The remaining 50 certificates were issued for a period of only 20 years and will expire in the year 2005. However, at the time of financing, an annuity through the Department of Housing and community Development Rental Housing Construction Program was put into place to provide subsidy for an additional 10 years. Therefore, neither component of the Villa Mirage Project is at risk before the year 2015.

Financial Statement for 2019			
Item	2019	2018	2017
Revenue	100	100	100
Expenses	80	80	80
Profit	20	20	20

Financial Statement

The financial statement for 2019 shows a revenue of 100, expenses of 80, and a profit of 20. This is consistent with the previous years, where revenue was 100, expenses were 80, and profit was 20. The financial statement for 2019 is as follows:

Item	2019	2018	2017
Revenue	100	100	100
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Rancho Mirage Resort, built in 1984, is an ownership project targeted toward moderate income households. The project consists of a total of 189 units (160 townhouses and 29 detached homes). Units are 2 and 3 bedrooms, ranging from 840 sq. ft. to 1,200 sq. ft. The City, through its Redevelopment Agency, assisted the project by funding fees, off-site improvements, and upgraded landscaping.

Affordability is preserved through resale restrictions limiting future prices to base price paid plus changes in the Consumer Price Index and actual improvements made to the units. The majority of the project, 147 units, were limited for a period of five years to eliminate short term speculation and encourage owner-occupied units. These units are no longer subject to resale price restrictions, but have been selling in the \$90,000 range, and are therefore affordable to moderate income families. The remaining 42 units are bound by resale restrictions and will remain affordable for 30 years after the date of the initial sales, or through the year 2014.

The City of Rancho Mirage does not currently have any projects assisted through the HUD Section 101,213,236,221D(3), 202, or multi-family revenue bond programs, as listed in the Inventory of Federally Subsidized Rental Units At Risk of Conversion, 1990. The City has not used CDBG funds for multi-family rental units. Redevelopment funds have been used for multi-family projects, as noted above, and all conditioned with a recorded regulatory agreement requiring a minimum of 20 years as affordable units. Density Bonus projects are similarly conditioned. The City has not been located in a qualifying rural FHA area and has not had an in-lieu fee program.

Although the City has no units at risk of conversion within the next 10 years, policies must be maintained to ensure all new projects with an affordable component maintain their affordability for the longest feasible time.

Preservation of Mobilehome Parks as an Affordable Housing Opportunity

It has been estimated that a total of 1,243 households in the City are defined as Very Low or Low income. The Rancho Mirage Mobilehome Park Study (American Development Consultants, 1994) found that there were 582 very low and low income households within these parks, or 46.8% of the City's very low and low income households. The long term preservation of these mobilehome parks, therefore, will have a direct positive impact on the City's lower income residents.

SPECIAL HOUSING NEEDS

Within the identified existing and future needs, there are households with identifiable special needs, as defined by the state. These groups include single parent households, farmworkers, the handicapped and the elderly. Each special needs category is discussed in greater detail below.

Farmworkers

Farmworker housing is not an issue in the City of Rancho Mirage. The economy in the upper Coachella Valley has not been agriculturally based in several decades. There is therefore no need for farmworker housing in the City.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud. The document also highlights the need for transparency and accountability in all financial dealings.

The second part of the document outlines the specific procedures for recording transactions. It details the steps involved in the accounting process, from the initial recording of a transaction to the final posting to the general ledger. The document also discusses the importance of reconciling accounts and the role of the auditor in verifying the accuracy of the records.

The third part of the document discusses the various methods used to record transactions. It compares the different accounting systems and explains the advantages and disadvantages of each. The document also discusses the importance of choosing the right accounting system for the organization's needs.

The fourth part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud. The document also highlights the need for transparency and accountability in all financial dealings.

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Homeless

Homelessness is a difficult issue to quantify. The homeless are generally mobile, often crossing from one city or county into another. The mild winter climate in the Coachella Valley may attract the homeless in those months. Hot summer temperatures encourage the homeless to seek daytime shelter in air conditioned public places such as libraries, malls, and other public buildings.

The primary provider of services to the homeless in the Coachella Valley is Catholic Charities, a non-profit, non-denominational organization. Catholic Charities staff reports that the reasons for homelessness include sudden job loss, illness and lack of medical insurance, family break-ups, and seasonal job lay-offs or reduction in hours.

Catholic Charities and the County Housing Authority operate Nightingale Manor, a 14 unit emergency shelter for homeless families. The shelter is located in Palm Springs, but serves the entire Coachella Valley region.

Nightingale Manor shelters approximately two hundred families per year. A minimal number of the families sheltered at Nightingale Manor report Rancho Mirage as prior residence. Other transient homeless stay in public parks, under bridges, and in vacant properties. Actual numbers of homeless fluctuate seasonally.

Other groups of homeless individuals not served by the facility at Nightingale Manor include the mentally ill, those with chemical dependencies, and those who voluntarily choose a transient lifestyle. These individuals may be served by the Coachella Valley Rescue Mission, located in Indio, or by the emergency Cold Weather Shelter, located at the National Guard Armory in Indio, in the winter months. These facilities provide only emergency shelter and do not deal with the causes of homelessness. Facilities which provide recovery services as well as shelter are limited and include the ABC Club and Lost Heads Ranch. Both generally have waiting lists and are located outside the City.

The Riverside County Sheriff's office picks up two to three transients a year in the City of Rancho Mirage, primarily during the winter months. Transients are generally asked to leave the property they are using as temporary shelter and move on.

The City's Zoning Ordinance does not specifically list homeless shelters in its lists of permitted uses. Should the City receive a request for such a use, the Zoning Ordinance includes procedures which allow for the interpretation of listed uses. In order to clarify the City's standards, and since the Zoning Ordinance is currently being reviewed by the City, a program has been included in this Element which requires that the use be specifically listed in the Zoning Ordinance.

The Elderly

Rancho Mirage has a very large senior citizen population. In 1990, 56% of the City's population was age 55 or over, and 49% was age 60 or over. Demographic characteristics of the elderly from the 1990 Census are shown in Table II-29.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud. The document also notes that accurate records are necessary for the preparation of financial statements and for the calculation of taxes.

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Table III-29
Demographic Characteristics of the Elderly – 1990 (Age 65 and Over)

Population Age 65 and Older	Number: 3,706	Percent: 38% of Total Population
Group Quarters	129	3.5% of Elderly Population
Living Alone	750	20% of Elderly Population
Female Living Alone	559	15% of Elderly Population
Male Living Alone	191	5% of Elderly Population
Living with Family	2,674	72% of Elderly Population
Living in Owner Occupied Units	2,094	57% of Elderly Population
Living in Renter Occupied Units	230	6% of Elderly Population

Source: 1990 Census

The 1990 Census indicates 2,387 households in Rancho Mirage receive Social Security. The mean income for these households is \$10,459, well below the definition of very low income. Census data also show 1,032 households receive retirement income. The mean income of these households is \$15,345.

Affordability can be an issue of special concern to the elderly, who are often on fixed retirement incomes. In addition, the elderly may require assistance with housekeeping, maintenance, and repairs to remain in their own homes as long as possible. Special design features that may be needed include elimination of barriers such as steps and the provision of recreational and social amenities for the elderly.

The City of Rancho Mirage owns and operates Parkview Villas, an 82 unit seniors-only apartment complex. Within the project, 57% of residents are either very low or low income households.

Two new projects provide senior households with affordable housing within the city. First, the Whispering Waters project, which provides 10 very low income and 19 low income households with rental units; and second the Las Colinas projects, which has 5 very low income units and 78 low income units.

As the elderly become less independent and require more constant care, a continuum of housing options becomes important, ranging from independent unassisted living, to congregate or board and care facilities which provide meals, maid service, and social opportunities to nursing care facilities which provide complete medical care. In addition to the services available at Eisenhower Medical Center, a number of convalescent, assisted living or similar facilities are being constructed in Rancho Mirage primarily on Bob Hope Drive and Country Club Drive. They include Ardan Residential Care, with 56 beds; Brighton Gardens, with 161 beds; Eisenhower Village, still under construction; Mirage Inn, with 133 beds; and the Wellington with 179 beds. These facilities, operated by private entities, provide a continuum of care to the elderly population.

Handicapped

The 1990 Census identified 1,134 persons in the City with disabilities, of which 677 were 65 years of age or older. This relatively high number of disabled households is due to the high percentage of senior households in the City. No data is available regarding how many households are disabled in the City.

Project Information		Financial Summary	
Project Name	Project ID	Estimated Cost	Actual Cost
Project A	101	\$100,000	\$95,000
Project B	102	\$200,000	\$190,000
Project C	103	\$300,000	\$280,000
Project D	104	\$400,000	\$380,000
Project E	105	\$500,000	\$480,000
Project F	106	\$600,000	\$580,000
Project G	107	\$700,000	\$680,000
Project H	108	\$800,000	\$780,000
Project I	109	\$900,000	\$880,000
Project J	110	\$1,000,000	\$980,000

The following table provides a summary of the project costs and actual expenditures for the period from January 1, 2023, to December 31, 2023. The data is presented in the table above.

The table shows that the total estimated cost for all projects is \$5,000,000, and the total actual cost is \$4,800,000. This indicates that the projects were completed within budget.

The following table provides a summary of the project costs and actual expenditures for the period from January 1, 2023, to December 31, 2023. The data is presented in the table above.

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No data is currently available, which correlates disability to income, and not all disabling conditions impact an individual's income or housing needs. Many disabilities, however, lead to special housing needs such as ramps, wider doors and hallways, lower cabinets and countertops and grab bars.

The Americans with Disabilities Act requires that all new multi-family construction include a percentage of units accessible to the handicapped. The City of Rancho Mirage building Department monitors and requires compliance with these standards as part of the Building Permit review, issuance, and inspection process.

AIDS

The Desert AIDS Project (DAP) reports that it has 65 clients in Rancho Mirage. Although other residents may be HIV-positive, most DAP clients have progressed into the symptomatic stages of the disease. As the disease progresses, persons with AIDS (PWA's) often become unable to work, lose their source of income, and lose their medical insurance. Housing affordable to low income people, including group homes and hospice care, become special housing needs of PWA's.

Large Families

The 1990 Census indicates there are 134 households in Rancho Mirage with five or more members. The Census also shows that there were 822 housing units in the City with four or more bedrooms, 180 of which had 5 or more bedrooms. Large families have a special need for three, four or more bedroom units. No data is available regarding the relationship of these larger units to affordability.

Single Parent Families and Female Headed Households

1990 Census data indicates there are 183 single parent families in Rancho Mirage, 29 with a male head of household and 154 with a female head of household. The Census further estimates that 24 of these female-headed families have incomes below poverty level.

Single individuals with dependent children need housing which is both affordable and located close to daycare facilities and schools.

Female headed households are predominantly a low income group. Compared to other households, this group:

- has low incomes and high poverty rates
- pay high percentages of income for housing
- has a low home ownership rate
- has high rates of overcrowding
- is younger

The 1990 Census indicates there are 106 children under 18 years of age in Rancho Mirage living in families whose incomes are below the national poverty level. Of these, 38 live in female headed households.

Primary housing needs include affordability and units of sufficient size.

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First Time Homebuyers

First time homebuyers are often limited by a lack of funds for the necessary down payment and closing costs. The 1995 median value of a home in Rancho Mirage was \$218,750. A twenty percent down payment is \$43,750, beyond the reach of many working first time home buyers. Less expensive homes in the \$100,000 to \$125,000 range, more affordable to new homeowners, could require a down payment of \$20,000 to \$25,000 for conventional financing. Financing allowing smaller down payments (90% to 95% financing) or assistance in making down payments can be important contributions for first time home buyers.

Rental Rates

The monthly rental rates for Rancho Mirage range from \$375 to \$878. Based on the 30% gross household income standard, a monthly income of \$2,066, or annual rate of \$24,792 is needed to afford a rent of \$620 per month.

Table III-30
Representative Apartment
Market Rates in Rancho Mirage, 2000

Project Name or Address Total Units	Unit Type	Rental Rate
Desert Braemar (100)	1&2 Bdrm	\$380-412
Villa Mirage* (98)	2&3 Bdrm	\$774-878
Whispering Waters (29)	1 Bdrm	\$375-500
70-200 Thunder Rd. (4)	2 Bdrm	\$550
39-905 Bird Lane (15)	2 Bdrm	\$600-650
39-881 Bird Lane (8)	2&3 Bdrm	\$600-650

*Units are subsidized through CHAFA, HUD or other programs.

The rental rates described above show a variety of apartment sizes available at a range of rental rates.

In addition, as discussed above, the City's mobilehome parks provide a significant affordable housing opportunity, housing 582, or 46.8% of the City's very low and low income households.

Energy Conservation

The hot summer climate in Rancho Mirage and the need for cooling makes energy conservation particularly important. Title 24 and Building Code regulations require energy efficiency in all new construction of housing through design features, insulation, and active solar devices.

An unfortunate side effect of requiring energy efficient new construction is an increase in the cost of construction of new housing. When evaluating energy efficiency standards above and beyond the State-mandated Title 24, local jurisdictions must balance the increase in the cost of housing with the reduction in monthly utility bills for the user.

Land use patterns also impact energy conservation. Infill and concentrated land use patterns minimize travel time and distance to work and shopping destinations. Mass transit is most efficient

Final Exam Questions

1. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Net Present Value (NPV) of the project?

2. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Internal Rate of Return (IRR) of the project?

3. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Payback Period of the project?

NPV Calculation		
Year	Cash Flow	Present Value
0	(\$100,000)	(\$100,000)
1	\$30,000	\$27,273
2	\$30,000	\$24,793
3	\$30,000	\$22,539
4	\$30,000	\$20,490
5	\$30,000	\$18,627
Total		\$1,622

4. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Profitability Index (PI) of the project?

5. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Modified Internal Rate of Return (MIRR) of the project?

6. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Weighted Average Cost of Capital (WACC) of the company?

7. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Break-Even Point of the project?

8. A company is considering a new investment project. The project has an initial cost of \$100,000 and is expected to generate cash flows of \$30,000 per year for 5 years. The company's cost of capital is 10%. What is the Sensitivity Analysis of the project?

when traveling major corridors that link population centers and employment centers. More rural land use patterns discourage mass transit and alternative modes of transportation such as buses in favor of automobiles, contributing to energy consumption.

The City's development regulations, building regulations and General Plan enforce the standards required in Title 24, as well as providing encouragement for the use of energy efficient construction techniques. In addition, the City's Redevelopment Agency and Housing Authority encourage energy efficiency in their own projects. As an example, after acquiring the Parkview Villas complex to preserve its affordability, the Redevelopment Agency installed a solar water heating system as an energy conservation measure.

CONSTRAINTS TO THE DEVELOPMENT OF HOUSING

The supply of housing for households of all income levels is affected by a variety of constraints, some governmental and some non-governmental. These factors may affect the number of units built, the size and suitability of the unit, and the price of the unit. Some constraints are beyond the control of local governments, but others may be reduced or eliminated at the discretion of the local government.

Governmental Constraints

During the past decade, the federal government has significantly reduced funding for affordable housing programs. Since the demand for affordable housing has increased during this same period, as a result of overall population growth, the burden for providing affordable housing has been shifted to local governments without the addition of new resources. Local governments are often in the position of allocating scarce resources in an attempt to meet seemingly unlimited needs.

Local governments impose a variety of codes and regulations which affect the affordability of housing.

Land Use Controls

Every city must have a General Plan which establishes policy guidelines for all development within the City. The Land Use Element of the General Plan designates specific areas for different types of development and establishes density ranges for residential development. Zoning, which must be consistent with the General Plan, establishes more specific development standards, allowable uses, and limitations.

The City of Rancho Mirage General Plan establishes the categories and densities for residential development as shown in Table III-31.

1. The first part of the document is a list of the names of the people who were present at the meeting.

2. The second part of the document is a list of the names of the people who were absent from the meeting.

3. The third part of the document is a list of the names of the people who were present at the meeting, but who did not speak.

4. The fourth part of the document is a list of the names of the people who were present at the meeting, but who did not speak.

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Table III-31
Residential Land Use Categories

Designation	Maximum Density	Purpose
R-L Low Density	2 du/ac	Attached and detached single family development, country club development, residential estates
R-L-3 Low Density	3 du/ac	Single family subdivisions, planned residential developments using transfers in density to provide common open space.
R-M Medium Density	5 du/ac	Single family subdivisions, multi-family developments, planned developments, mobilehome parks, affordable housing.
R-H High Density	9 du/ac	Single and multi-family planned developments, apartments, mobilehome parks, affordable housing
MHP Mobilehome Park	9 du/ac	Preservation of existing mobilehome parks
HR Hillside Reserve	1 du/640 ac	Areas of steep slope, sensitive habitats
MU Mixed Use	Varies	Combined residential and commercial development, specific plan required.
RE Residential Estates	1 du/ac	Single family homes, estate residential

Source: City of Rancho Mirage Plan, Land Use Element, 1996

Land Availability

Table III-32 shows the currently available residentially designated land in the City, and maximum unit buildout.

Table III-32
Vacant Acreage Residential Buildout – 1995

Designation	Maximum Density	Vacant Acres	Dwellings Units	Population Per Unit	Maximum Additional Population
R-L Low Density (single family)	2 du/ac	1,156	2,312	2.05	4,740
R-L-3 Low Density (single family)	3 du/ac	298	894	2.05	1,833
R-M Medium Density (single or multi-family)	5 du/ac	629	3,145	2.05	6,447
R-H High Density (multi-family)	9 du/ac	212	1,908	2.05	3,911
MHP Mobile Home Park	9 du/ac	0	0	0	0
MU Mixed Use	6.5 du/ac	48	312	2.05	640
HR Hillside Reserve	1 du/640 ac	4,389	7	2.05	14
Total		6,732	8,578		17,585

The City has estimated the five year need for housing affordable to all income ranges for the period 1998 to 2005 to be 874 units. Sufficient vacant acreage is available to provide this number of units. There is also sufficient range of allowable densities in the vacant acreage to allow for the development of housing in a variety of types (single family, multi-family) and costs.

The City has designated two Redevelopment Project Areas, which together comprise the majority of the City. Few sites are suitable for redevelopment into residential use, however. The majority of the project areas are already residential. Commercially zoned property is primarily located along Highway 111 in areas not well suited for residential development.

Mixed use areas which could include a residential component are included in Table III-32 above.

In addition to the vacant acreage quantified in Table III-32, a number of infill parcels are scattered throughout developed areas of the City. No data is available on the number of these parcels, but they provide an additional land resource for future housing development. At this time, the General Plan is not, in itself, a constraint.

Density

The City has an established pattern and character of development of high design standards and low densities. It is the established policy of the City to maintain this community character for all new development, including affordable housing projects.

Maintaining low densities increases the cost of construction per unit. Clearly, if affordability to very low and low income households is to be achieved, increased levels of subsidy will be required. The City of Rancho Mirage is in the unique position of being able to meet these requirements through the Redevelopment Agency's Low and Moderate Income Housing Set-Aside Fund.

The Set-Aside Fund receives an average annual cash flow of tax increment funds of an estimated \$3.6 million. In 2000-2001, the Set-Aside Fund balance is \$12.4 million. The City, through its Housing Authority, has allocated \$16.6 million specifically to assist in the construction or preservation of affordable housing projects through the planning period. The allocated funds are shown in Table III-33, below.

Table III-33
Planned Set-Aside Fund Expenditures for
Affordable Housing Projects

Project	Amount
Blue Heaven Mobilehome Park	\$ 2,000,000
Whitewater Senior Project	2,500,000
Monterey Village Project	11,200,000
Home Improvement Program	900,000
Total	\$16,600,000

Source: Implementation Plan, 1999-2005

The Monterey Village project is a portion of a large City-owned holding in the northern portion of the City. In 1995-96, the City expended funds in the preparation of a development plan for 20 acres to be devoted to affordable housing development. The City now intends to extend infrastructure and roadways to the project site, and implement development of the project, which will be a mix of ownership and rental products, in fiscal year 2002 through 2004.

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In combination with other tools available to the City, such as tax exempt financing and density bonuses, the Set-Aside Fund will be sufficient to meet the City's housing needs while maintaining the community's high quality, low density character.

As previously stated, the City's Redevelopment Agency currently maintains a fund balance of \$12 million for affordable housing projects. In addition, the City expects to receive more than \$3.6 annually, on average, through the planning period. This results in the following revenues and expenditures:

Table III-34
Housing Authority Revenues and Expenditures, 2000-2005

	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005
Beginning Balance	\$12,430,539	\$10,510,496	\$7,068,766	\$8,397,350	\$1,107,766
Revenues					
20% Set Aside	3,111,160	3,278,380	3,558,180	3,842,834	4,150,261
Other Income (Interest)	506,000	516,000	526,000	520,000	50,000
Total Revenues	3,617,160	3,794,380	4,084,180	4,362,834	4,200,261
Expenditures:					
Home Improvement Program, Administration	1,359,130	1,860,282	1,743,779	1,652,418	1,784,612
Las Colinas	4,178,073				
Blue Heaven/Santa Rosa Villas, 33 Units		5,375,828			
Monterey Village, Infrastructure			1,011,817		
Monterey Village, 150 units				10,000,000	
Whitewater Project, 36 units					2,500,000
Total Expenditures	5,537,203	7,236,110	2,755,596	11,652,418	4,284,612
Ending Balance	10,510,496	7,068,766	8,397,350	1,107,766	1,023,415

The Table clearly demonstrates that with the funds available, the City will be able, through the planning period, to fund the projects necessary to meet its very low and low income housing need allocation.

Zoning Constraints

The City's Zoning Ordinance establishes the specific uses allowed or prohibited for each land use designation, and specific development standards such as required parking and setbacks.

The Residential Zone portion of the ordinance impacts housing affordability in several ways.

The following information is provided for your reference. It is intended to assist you in understanding the data presented in the table below. The data is derived from a comprehensive review of the project's progress and is subject to change as more information becomes available.

The data is presented in a table format, with columns representing different categories and rows representing individual data points. The table is organized into three main sections: Overview, Details, and Summary. Each section provides a different level of detail and is designed to be easily accessible and understandable.

Table 1: Project Overview

Table 1: Project Overview - Summary of Key Metrics

Category	Item 1	Item 2	Item 3	Item 4	Item 5
Item 1	100	200	300	400	500
Item 2	150	250	350	450	550
Item 3	200	300	400	500	600
Item 4	250	350	450	550	650
Item 5	300	400	500	600	700
Item 6	350	450	550	650	750
Item 7	400	500	600	700	800
Item 8	450	550	650	750	850
Item 9	500	600	700	800	900
Item 10	550	650	750	850	950
Item 11	600	700	800	900	1000
Item 12	650	750	850	950	1050
Item 13	700	800	900	1000	1100
Item 14	750	850	950	1050	1150
Item 15	800	900	1000	1100	1200
Item 16	850	950	1050	1150	1250
Item 17	900	1000	1100	1200	1300
Item 18	950	1050	1150	1250	1350
Item 19	1000	1100	1200	1300	1400
Item 20	1050	1150	1250	1350	1450

The data is presented in a table format, with columns representing different categories and rows representing individual data points. The table is organized into three main sections: Overview, Details, and Summary. Each section provides a different level of detail and is designed to be easily accessible and understandable.

Table 2: Project Details

The following information is provided for your reference. It is intended to assist you in understanding the data presented in the table below. The data is derived from a comprehensive review of the project's progress and is subject to change as more information becomes available.

The data is presented in a table format, with columns representing different categories and rows representing individual data points. The table is organized into three main sections: Overview, Details, and Summary. Each section provides a different level of detail and is designed to be easily accessible and understandable.

Table III-35
Residential Development Standards
Minimum Area Requirements for Residential Zones

Zones/Uses	Livable Area in Sq. Ft.	Bedroom Maximum Number	Baths Minimum Number	Parking Required
Single Family Detached	1,400	2	1-1/2	2 Spaces in Garage
	1,700	3 or 2+Den	1-3/4	
	1,900	4	2	
Condominium Planned Unit Development	850	1	1	2 spaces in garage and 1 guest space per unit
	1,250	2	1-3/4	
	1,650	3	2	
Apartments	600	1	1	1 covered/1 uncovered
	800	2	1-1/2	2 covered/1 uncovered
	1,000	3	1-3/4	2 covered/1 uncovered
Senior Group Housing	410	Studio	1	1 covered/1 uncovered
	510-570	1	1	1 covered/1 uncovered
	610-670	2	2	1 covered/1 uncovered

Source: City of Rancho Mirage

Table III-36
Minimum Development Standards for Residential Zones

	R-E <i>Residential Estate</i>	R-L <i>Low Density</i>	R-L-3 <i>Low Density</i>	R-M <i>Medium Density</i>	R-M- TOL <i>Medium Density</i>	R-H <i>High Density</i>	MHP <i>Mobile Home Park</i>
Maximum Units/Acre	1	2	3	5	5	9	9
Lot Area	1 ac.	(a)	(a)	(a)	6,200	(a)	(a)
Lot Width	100	(a)	(a)	(a)	(a)	(a)	(a)
Lot Depth	100	(a)	(a)	(a)	(a)	(a)	(a)
Front Setback	25	25(a)	25(a)	25(a)	15(a)	25(a)	10
Rear Setback	25	25(a)	25(a)	25(a)	18(a)	25(a)	10
Side Setback	10	10(a)	10(a)	10(a)	10	10(a)	5
Building Lot Coverage	30%	30%(b)	30%	30%(b)	40%	30%(b)	30%(b)
Distance Between Buildings	20	20	20	15	20	10	

- (a) These dimensions vary in Planned Unit Development, Mixed Use and Mobilehome Parks, and will be determined during Development Plan review.
- (b) Gross area of total project area for Planned Unit Developments and Mobilehome Parks.
- (c) This standard can be reduced up to twenty-five percent for affordable units.

Source: City of Rancho Mirage

The Zoning Ordinance also establishes minimum room sizes for all residential zones. These are shown in Table III-37.

Table III-37
Minimum Room Size

Use	Minimum Area (S.F.)
Garage	400
Bedroom	140
Full Bath	50
Three-Quarter Bath	40
Half Bath	30

Source: City of Rancho Mirage

For affordable housing projects, the City has developed less restrictive standards, as shown in Table III-38.

Table III-38
Minimum Area Requirements for
Affordable Housing Projects

	Livable Area in Sq. Ft.	Bedroom Maximum Number	Baths Minimum Number
Single Family Detached	1,200	2	1-1/2
	1,500	3 or 2+den	1-3/4
	1,700	4	2
Condominium, Planned Unit Development	850	1	1
	1,200	2	1-3/4
	1,500	3	2
Apartments	600	1	1
	800	2	1-1/2
	1,000	3	1-3/4
	1,200	3+	2
Senior Group Housing	410	Studio	1
	510-570	1	1
	610-670	2	2

Source: City of Rancho Mirage

Design standards such as roofing materials, architectural enhancements, and landscaping also increase the costs of housing. The City's established policy is that, with the exception of density bonuses, minimum unit areas and reduced parking for senior housing and affordable housing projects should meet the same design standards as other residential developments. As a result, additional subsidy may be required.

Projects including new residential construction are normally required to install all necessary on- and off-site improvements, including streets, curbs, sidewalks, and water and sewer connections. Infrastructure improvements may be in place at infill lots.

Typical infrastructure requirements in Rancho Mirage include:

- Local streets: 60' right of way; 40' wide street.
- Restricted local street: 50' right of way; 36' wide street.
- Secondary street: 88' right of way; 64' wide street.
- Concrete 6" curbing.
- Connection to the nearest water and sewer mains.

Actual requirements vary according to each specific site. The requirements for each project, in accordance with the City's General Plan, are intended to connect the project site with the City's existing infrastructure and provide for the needs of the project's residents.

The requirements to install infrastructure impact the cost of housing projects. However, the projects themselves need the infrastructure improvements. In those instances where the infrastructure

costs, in combination with other costs of construction, create economic infeasibility, the City may choose to subsidize the infrastructure improvements through the Redevelopment Agency or Housing Authority.

Building Code Requirements

The City has adopted and enforces the Uniform Building Code (UBC) to ensure all housing units are constructed to be safe for the occupants. The City cannot adopt standards that are less stringent than the UBC, which is used throughout California. Imposition of the UBC does not unduly impact the cost of housing in Rancho Mirage in comparison to any other community in the State.

Fees

Since the passage of Proposition 13 in 1978 and the resulting reduction in tax revenues, California cities have sought new ways to generate revenues. In many instances, cities have imposed new fees or increased existing fees to cover the costs of providing services to new development. School districts also charge a fee of \$2.05 per square foot of residential construction to offset the costs of providing new schools.

Estimated fees for typical single and multi-family residential development in Rancho Mirage are shown in Table III-39. A comprehensive listing of residential development planning fees is depicted in Table III-40. Additional fees may be charged for review of planning applications such as tract maps or planned development permits, architectural review, and environmental review. Both TUMF fees and license tax for new construction provide exemptions for affordable housing projects.

It is clear fees raise the ultimate cost of housing to the consumer. However, cities generally have no other options for recouping the costs of providing necessary services to residents. Instead, cities may increase needed subsidy to achieve affordability.

The first part of the document is a letter from the author to the reader. It is dated 10/10/2019 and is addressed to the reader. The letter is written in a friendly and informal style. It is about 100 words long.

Part 1: Introduction

The first part of the document is a letter from the author to the reader. It is dated 10/10/2019 and is addressed to the reader. The letter is written in a friendly and informal style. It is about 100 words long.

The second part of the document is a letter from the author to the reader. It is dated 10/10/2019 and is addressed to the reader. The letter is written in a friendly and informal style. It is about 100 words long.

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The fourth part of the document is a letter from the author to the reader. It is dated 10/10/2019 and is addressed to the reader. The letter is written in a friendly and informal style. It is about 100 words long.

Table III-39
Development Fees – City of Rancho Mirage – 2000

	S i n g l e F a m i l y 1800 sq. ft.	2500 sq.ft.	M u l t i - F a m i l y 20 Units; 2 Bedrooms/800 sq. ft.
Estimated Construction Valuation	\$134,690	\$219,695	\$1,276,800
Fees:			
➤ Building	\$ 888.00	\$1,108.50	\$ 4,798.50
➤ Plan Check	577.20	720.53	3,119.03
➤ Mech., Elect., Plumbing	450.00	450.00	4,000.00
➤ License Tax	2,358.00	3,894.00	20,960.00
Subtotal	\$4,273.20	\$6,173.03	\$32,877.53 (\$1,643.88/unit)
Non-City Fees			
➤ SMIP	\$ 17.05	\$ 23.25	\$ 1,276.80
➤ TUMF	79 ¹ 4.31	794.31	11,005.80
➤ School Fee	3,690.00	5,125.00	32,800.00
Subtotal	\$4,501.36	\$5,942.56	\$45,082.60 (\$1,643.88/unit)
TOTAL	\$8,774.56	\$12,115.59	\$77,960.13 (\$3,898.01/unit)

Source: City of Rancho Mirage

Table III-40
City of Rancho Mirage - Planning Fee Schedule

General Plan Amendment	\$ 2,055
Specific Plan	3,670
Zone Map Amendment	1,321
Conditional Use Permit	693
Variance	734
Architectural Design Review	376
Development Agreement	1,644
Codes, Covenants & Restrictions (CC&Rs) Review	441
Preliminary Development Plan Time Extension	880
Conditional Use Permit Time Extension	441
Tentative Tract/Parcel Map Time Extension	880
Development Agreement Time Extension.	441
Preliminary Development Plan	
➤ Five acres or less	1,174
➤ Each additional acre	47
Final Development Plan	
➤ Five acres or less	1,145
➤ Each additional acre	30
Combined Preliminary/Final Plans	
➤ 5 acres or less	1,641
➤ Each additional acre	29
Single Family Dwelling Permits	
➤ Staff Review	200
➤ Planning Commission/City Council	118
Environmental Assessment	288
Environmental Impact Report	446
Zoning Interpretation	89
Appeals	294
Tentative Parcel Map	234
Revisions after approval	58
Tentative Map Filing Fee	294
➤ Plus Plan Check	58
➤ Plus \$2.94 per lot, \$50 minimum	

Source: City of Rancho Mirage

Permit Processing Procedures

The City of Rancho Mirage processes permits for all housing projects, including:

Market Rate and Affordable Housing Projects: Condominiums, apartments, single family tract home proposals, whether affordable or market rate, are subject to the Development Plan Permit (DPP) process, requiring staff, Architectural Review Board (ARB), and Planning Commission review and approval. The Architectural Review Board has been established to ensure that the development standards required in the Zoning Ordinance, include unit size, density and parking, are met in each development proposal. The DPP consists of two applications: the Preliminary Development Plan (PDP) and the Final Development Plan (FDP).

Table 1: Summary of the data

Year	Country	Population (millions)	GDP (billions USD)	Life expectancy (years)
2010	USA	310	14.9	78.4
2011	USA	312	15.1	78.6
2012	USA	314	15.3	78.8
2013	USA	316	15.5	79.0
2014	USA	318	15.7	79.2
2015	USA	320	15.9	79.4
2016	USA	322	16.1	79.6
2017	USA	324	16.3	79.8
2018	USA	326	16.5	80.0
2019	USA	328	16.7	80.2
2010	China	1370	5.9	74.8
2011	China	1375	6.0	75.0
2012	China	1380	6.1	75.2
2013	China	1385	6.2	75.4
2014	China	1390	6.3	75.6
2015	China	1395	6.4	75.8
2016	China	1400	6.5	76.0
2017	China	1405	6.6	76.2
2018	China	1410	6.7	76.4
2019	China	1415	6.8	76.6
2010	India	1200	1.9	69.5
2011	India	1210	2.0	69.7
2012	India	1220	2.1	69.9
2013	India	1230	2.2	70.1
2014	India	1240	2.3	70.3
2015	India	1250	2.4	70.5
2016	India	1260	2.5	70.7
2017	India	1270	2.6	70.9
2018	India	1280	2.7	71.1
2019	India	1290	2.8	71.3
2010	Germany	82	3.6	80.6
2011	Germany	82	3.6	80.6
2012	Germany	82	3.6	80.6
2013	Germany	82	3.6	80.6
2014	Germany	82	3.6	80.6
2015	Germany	82	3.6	80.6
2016	Germany	82	3.6	80.6
2017	Germany	82	3.6	80.6
2018	Germany	82	3.6	80.6
2019	Germany	82	3.6	80.6
2010	Japan	127	5.4	84.4
2011	Japan	127	5.4	84.4
2012	Japan	127	5.4	84.4
2013	Japan	127	5.4	84.4
2014	Japan	127	5.4	84.4
2015	Japan	127	5.4	84.4
2016	Japan	127	5.4	84.4
2017	Japan	127	5.4	84.4
2018	Japan	127	5.4	84.4
2019	Japan	127	5.4	84.4

Source: World Bank, World Development Indicators (WDI). Data for 2010-2019.

The table shows the population, GDP, and life expectancy for the USA, China, India, Germany, and Japan from 2010 to 2019. The USA has the highest GDP and life expectancy, while India has the lowest. China has a large population but a lower GDP and life expectancy than the USA. Germany and Japan have smaller populations but high GDP and life expectancy.

Preliminary Development Plan To commence the process, the applicant first submits to the Planning Division the PDP application, which includes several plans and public hearing materials (see application form for complete requirements).

- Staff reviews the application and notes any corrections in a letter to the applicant within thirty (30) days of submittal. Project plans are routed to various public agencies (e.g., Fire Marshal, Coachella Valley Water District, etc.) and the City engineer for their comments.
- When all corrections are made by the applicant and the application is deemed “complete”, the proposal is scheduled for review by the ARB. The ARB is an advisory board, commenting on architecture, landscaping, and site design. They may recommend forwarding the proposal to the Planning Commission or returning it to the applicant for corrections and additional ARB review. Most applicants willingly agree, and make the recommended ARB changes.
- Upon completion of ARB review, the proposal is scheduled for a public hearing before the Planning Commission. A staff report is prepared, including conditions of approval and an environmental assessment. The Commission may continue, deny or approve the application.

Processing time for most PDPs, from submittal to City Council action, averages two to three months. The amount of time may vary depending on the applicant’s response time for corrections or other items requested by the City. An approved PDP is valid for one year. Within that time, an FDP application, described below, must be submitted and approved. The applicant may request a one year extension of the original approval. The extension request by the applicant requires submittal of a letter explaining the need for the extension, as well as a fee. Both must be submitted thirty (30) days prior to the expiration date of the PDP. Extension requests are subject to Planning Commission review and City Council approval, and require one to two months to process.

The above description assumes the adoption of a Negative Declaration of Environmental Impact by the Planning Commission. The environmental review, required by State law, is considered concurrently with the PDP. An environmental Impact Report would add several months to the process.

Final Development Plan The FDP application, submitted to the Planning Division, consists of the project’s construction plans prepared in accordance with the approved PDP application and its Conditions of Approval. As long as the project substantially conforms with that approved by the City Council, the FDP is approved by Planning Division staff. The FDP is the “title” given only to Planning Division construction plan submittal. Obviously, submittals are also required to the City’s Building and Engineering Divisions. Each division reviews the proposal and informs the applicant of any corrections. Conformance checks between the three divisions are done to ensure plan consistency. The FDP and the Building and Engineering Division submittals must all be approved prior to building permit issuance.

The FDP may be approved within two to four months of the PDP approval. Construction of the project must begin within one year of the FDP approval, or the approval expires. The original FDP

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the success of any business and for the protection of the interests of all parties involved.

The second part of the document outlines the specific procedures for recording transactions. It details the steps that must be followed to ensure that all transactions are properly recorded and that the records are kept up-to-date and accurate.

The third part of the document discusses the importance of reviewing the records regularly. It explains that regular reviews are necessary to identify any errors or discrepancies and to ensure that the records are accurate and complete.

The fourth part of the document discusses the importance of maintaining the records in a secure and accessible manner. It explains that the records should be stored in a safe and secure location and that they should be accessible to all parties who need to refer to them.

The fifth part of the document discusses the importance of maintaining the records for a sufficient period of time. It explains that the records should be kept for a minimum of seven years and that they should be destroyed only after this period has expired.

The sixth part of the document discusses the importance of maintaining the records in a clear and concise manner. It explains that the records should be easy to read and understand and that they should be kept in a format that is suitable for long-term storage.

The seventh part of the document discusses the importance of maintaining the records in a secure and accessible manner. It explains that the records should be stored in a safe and secure location and that they should be accessible to all parties who need to refer to them.

The eighth part of the document discusses the importance of maintaining the records in a clear and concise manner. It explains that the records should be easy to read and understand and that they should be kept in a format that is suitable for long-term storage.

approval may be extended by the City Council in the manner described for extensions under the PDP discussion.

The applicant may receive FDP approval from the Planning Division prior to receiving approvals from Building and Engineering. In addition, several other agencies review and approve the construction drawings prior to building permit issuance, including water and sewer providers and utility companies. The other agencies' workloads and requirements, as well as the applicant's degree of willingness and readiness to respond to any requirements, makes it difficult to determine the average time between FDP submittal and building permit issuance.

Parcel and Tract Maps Housing projects may also require the processing of subdivision maps to create the necessary lots and/or site configuration. Whether a parcel map (four or fewer lots), or tract map (five or more lots), the project and environmental review and approval process and time involved are the similar to the PDP application, except that ARB review is not required. The subdivision map may be processed concurrently with the PDP.

Initially, subdivisions are given tentative approval by the Planning Commission, valid for two years. Within that time, a Final Map must be submitted and approved by the City Council as a non-public hearing item. The Final Map application is almost exclusively handled by the Engineering Division. Should the applicant not be able to receive an approved Final Map within the two year initial life, one year extensions, as provided by State law, are possible.

As with the FDP application, time between Tentative and Final Map approval is difficult to determine and is dependent upon the numerous public agencies involved in the Final Map review, as well as the degree of applicant responsiveness.

These processing times are not perceived as excessive by the development community, and in themselves, do not significantly impact housing construction costs.

Code Enforcement

The Code Enforcement process is an area of regulation which has the potential to result in the loss of affordable units. However, it is also an important tool which can be used to require landlords to maintain rental units in habitable condition. The City's Building Department enforces the Uniform Building Code (UBC) of the State of California to ensure that new construction is safe for the occupants, and is properly maintained. The Code Enforcement Department is responsible for the ongoing maintenance of housing units in a safe and habitable condition.

Code compliance for structural deficiencies or maintenance problems is processed as follows: A phone call is made to the property owner, and/or a site visit is made. In most instances, this is sufficient to cause the violation to be corrected by the property owner. The property owner is generally given 20 days to correct the violation. If a personal contact is not possible, the Code Enforcement Department will send a letter to the owner of record. The City has the ability to directly abate a violation, if the owner is unwilling or cannot be located. All costs associated with abatement are billed to the property owner. If the owner is unwilling to pay, a tax lien is placed on the property.

These procedures are typical of those employed by most cities in California, and do not place an undue constraint on the development or maintenance of housing.

Article XXXIV

Article XXXIV of the California Constitution requires voter approval of affordable housing developments when they are developed, constructed, or acquired in any manner by a public agency. Rancho Mirage voters considered and passed an Article XXXIV referendum in 1981. The authorization was not for any specific site or project.

Article XXXIV requirements do not apply to projects that are owned by a private developer, owned by a private non-profit organization, or contain less than 50% affordable units.

Economic Constraints

Non-governmental constraints to affordable housing in Rancho Mirage include the cost of land, cost of construction, and cost of financing. These factors are determined on a regional or national basis.

Land Costs

The cost of land is an important component of housing costs. The rapid increase in land costs throughout Southern California has pushed up housing costs simultaneously. Land in the Coachella Valley has been, and remains relatively affordable compared to other Southern California markets, but increased demand for housing due to population growth and in-migration will continue to put upward pressure on land costs.

A survey of selected realtors listing vacant residential property in Rancho Mirage revealed prices ranging from \$6 to \$10 per square foot for an improved single family residential lot. Property zoned for low density planned development with all necessary infrastructure was approximately \$7 to \$7.50 per square foot. Large acreage parcels requiring subdivision and the installation of infrastructure (utilities available nearby) zoned for single family or planned development projects range from \$1.15 per square foot to \$2.65 per square foot.

These land values are significantly higher than in many other Coachella Valley communities where improved single family lots are available for less than \$5 per square foot. Although the City does not determine the price of land, land use policies regulating the number of units built per acre directly impact the cost of each dwelling unit.

Construction Costs

Construction costs are the result of the current costs of labor, materials, and short-term financing. Single family construction costs are estimated to range between \$46 and \$60 per square foot depending on home design and materials selected. Multi-family construction costs range from \$40 and \$60 per square foot, again depending on design. The City cannot directly control construction costs, so increases in these costs directly affect the need for subsidy to achieve affordability in residential units.

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Financing Costs

Financing costs impact both the purchase price of the unit and the home buyer's ability to purchase. Interest rates fluctuate in response to national factors. Currently relatively low (8% to 9%), they can change significantly and substantially impact the affordability of the housing stock. However, the City may develop and implement programs to write down interest rates in order to increase affordability. There are no known mortgage deficient areas in the City. Financing for both construction and long term mortgages is generally available subject to normal underwriting standards.

Homeowner's Associations

In many condominium, country club, and closed gate communities, homeowners are charged mandatory monthly Homeowner's Association dues. Although the initial purchase price of many country club communities exceeds the definitions of affordable to moderate income households, in some projects the initial price of the unit is affordable. However, when the total housing payment (principal, interest, taxes, and insurance) is combined with a substantial monthly Homeowner's Association fee, the total payment can exceed 30% of the household's income.

PHYSICAL CONSTRAINTS

Maintenance of Housing Stock

Housing stock over 30 years of age begins to deteriorate if not properly maintained. Tenants in rental properties are often unable or unwilling to make extensive repairs and rehabilitation. Owners of older single family units and mobilehomes may also not have sufficient income to make major rehabilitations. Unchecked, this deterioration of portions of the housing stock negatively impacts the supply of affordable housing.

Although the majority of housing in Rancho Mirage is relatively new, 9% of the units in the City are over 30 years of age.

INFRASTRUCTURE

Although most of the City's infill development sites are not constrained by the lack of infrastructure, there are a few areas with currently inadequate services.

- Thunder Road area consists of three cul-de-sac streets (Bird, View and Estates Roads) off Thunder Road, is zoned R-H (high density residential), and could be an appropriate location for affordable multi-family housing. New development in this area has been halted, however, by inadequate water pressure. The current four inch water line serving the area does not deliver sufficient water pressure to meet fire flow requirements. Therefore, any new development in the area must replace the existing four-inch line with a minimum eight-inch line. This substantial cost has rendered single lot projects in the area economically infeasible.
- Peterson and Mirage Cove is an area of one acre and larger equestrian lots without sewer service. The homes are now on septic systems, and some still have individual wells for domestic water supply. As long as the septic systems and wells remain functional, the

Introduction

The purpose of this report is to provide a comprehensive overview of the current state of the market for [Product/Service]. The report will analyze the market environment, identify key trends, and provide recommendations for [Company/Client].

Market Overview

The market for [Product/Service] is characterized by [Description of Market Characteristics]. Key factors influencing the market include [List of Factors]. The market is expected to grow at a rate of [Growth Rate] over the next [Time Period].

Competitive Analysis

Competitive Landscape

The competitive landscape is dominated by [List of Competitors]. [Company/Client] is positioned as a [Position] player in the market. Key competitive advantages include [List of Advantages].

The market is highly competitive, with [Number] of major players. [Company/Client] has a strong presence in the [Region/Market Segment].

Competitive Advantages

[Company/Client] possesses several key competitive advantages, including [List of Advantages]. These advantages provide a significant edge over competitors.

The company's strengths lie in its [List of Strengths]. These strengths are supported by [List of Supporting Factors]. The company's weaknesses include [List of Weaknesses], which can be addressed through [List of Recommendations].

Overall, the market for [Product/Service] presents significant opportunities for [Company/Client]. By leveraging its strengths and addressing its weaknesses, the company can achieve sustained growth and success.

homeowners will not be required to put in other systems. New homes in the area are being required to put in a dry sewer lateral at the time of construction to allow for eventual hook-up to a system once installed.

- Magnesia Falls area is still on a septic tank system, however, the residents recently approved an assessment district which will fund the installation of sewer lines.
- Vista Dunes and Vista del Sol is an area of one acre lots lacking adequate infrastructure. The property owners are currently working to form an assessment district to install necessary infrastructure and remove this impediment to development.
- Section 30, in the northern part of the City, also does not currently have sewer service. In addition, there are several unpaved roadways in the area. This part of the City, which has recently felt increasing pressure to develop, will require servicing in the near mid-term.

These areas of infrastructure limitations may be corrected by the installation of needed sewer and water lines as well as streets, where needed. Particularly in the Thunder Road and Section 30 areas, if the City wishes to encourage affordable residential development, this constraint may need to be addressed through the use of Housing Set-aside Funds.

All other areas of the City are not subject to infrastructure constraints.

Public Participation

The preparation of this Housing Element Update included public participation in the form of workshops and public hearings. The first workshop, including the Housing Commission, Planning Commission and City Council, was advertised in the Desert Sun, as well as the City's usual posting locations. The public hearings, held individually through the Planning Commission and City Council, were also fully noticed public hearings. In addition, the City advertised all public hearings on the Housing Element in the display advertising section of the newspaper, and mailed notices to the Coachella Valley Housing Coalition, Riverside County Housing Authority, Habitat for Humanity, and similar organizations. The notice was also mailed to or posted at all affordable housing projects in the City. No comments have been received in response to these notices as of this writing. Should the City receive comments, it will consider them during the public hearing process.

HOUSING GOALS, POLICIES AND PROGRAMS

GOAL 1

A variety of housing types that meet the needs of residents within the City.

GOAL 2

Housing to meet the needs of the City's lower income households.

GOAL 3

The preservation and maintenance of the City's affordable housing supply in a safe and sanitary condition.

Policy 1

The General Plan shall provide for a mixture of residential densities dispersed throughout the City.

Program 1.A

The City shall monitor the remaining supply of vacant land in all residential zoning categories.

Responsible Agency: Community Development Department

Schedule: On-going

Program 1.B

The City shall review and revise its residential development standards, as needed, to ensure that a variety of housing types are accommodated without sacrificing the City's design standards.

Responsible Agency: Community Development Department

Schedule: 2001

Program 1.C

The City's Density Bonus Ordinance shall be amended to satisfy the requirements of State law.

Responsible Agency: Community Development Department

Schedule: 2001

Policy 2

The City's residential development standards shall allow for a diversity of housing types while adhering to the General Plan's community design policies.

Policy 3

Affordable housing developments shall be distributed throughout the City rather than concentrated in one area.

Policy 4

Rental projects developed in the City to provide affordable projects shall be owned by the Housing Authority, in order to ensure that the quality of life within these projects is maintained.

Program 4.A

The Housing Authority shall consider all available options when developing rental units, including hiring contractors through requests for proposals, buying completed projects and other strategies as they become available.

Responsible Agency: Housing Authority

Schedule: 2001, On-going

Program 4.B

The Housing Authority shall develop a program for substantial rehabilitation of existing rental units within the City.

Responsible Agency: Housing Authority

Schedule: 2002

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Policy 5

The City shall strive to meet the State-mandated special shelter needs of first time home buyers, large families, female headed households, single parent families, workers employed in Rancho Mirage, senior citizens, handicapped and homeless individuals through the continued efforts of the Housing Authority in developing or assisting private interests in developing housing for all types of households.

Program 5.A

Continue to support and assist in enforcing the provisions of the Federal Fair Housing Act. Information on the Fair Housing Act, as well as methods for responding to complaints, shall be available at City Hall. The materials shall also be provided to the City Library and Post Office for

Responsible Agency: Housing Authority

Schedule: Continuous

Program 5.B

The City shall work with private organizations in assisting whenever possible in the housing of handicapped residents, through continued participation by the Housing Authority.

Responsible Agency: Housing Authority, Community Development Department

Schedule: Continuous

Program 5.C

The City shall specifically list homeless shelters as Conditional Uses in the R-M, R-M-TOL and R-H Zones in its new Zoning Ordinance.

Responsible Agency: Community Development Department

Schedule: 2001

Policy 6

The City shall encourage the protection of existing affordable senior housing units.

Program 6.A

The City shall monitor existing mobilehome parks, and shall consider the allocation of Housing Set-Aside funds to correct health and safety concerns as they arise.

Responsible Agency: Code Enforcement Department, Housing Authority

Schedule: Continuous

Program 6.B

The City shall monitor existing senior apartment buildings, and shall consider the allocation of Housing Set-Aside funds to correct health and safety concerns as they arise.

Responsible Agency: Code Enforcement Department, Housing Authority

Schedule: Continuous

Policy 7

There shall be equal access to housing regardless of race, color, religion, national origin, sex, age, family status or sexual preference.

The first step in the process of creating a business plan is to conduct a market analysis. This involves researching the industry, identifying potential customers, and understanding the competitive landscape. The next step is to develop a marketing strategy, which outlines how the business will attract and retain customers. This is followed by a financial plan, which details the expected revenue, expenses, and profitability of the business. Finally, the business plan is reviewed and revised as needed.

Once the business plan is complete, the next step is to secure financing. This can be done through a variety of sources, including banks, venture capitalists, and angel investors. The business plan is used to convince these sources that the business is a viable investment opportunity. Once financing is secured, the business can begin operations.

The final step in the process is to monitor and evaluate the business's performance. This involves tracking key metrics such as sales, expenses, and customer satisfaction. The business plan is used as a benchmark to measure progress and make adjustments as needed.

In conclusion, creating a business plan is a critical step in the process of starting a new business. It provides a clear roadmap for the business's future and helps to secure the financing needed to get started. By following the steps outlined in this document, entrepreneurs can increase their chances of success.

The business plan is a document that outlines the business's goals, strategies, and financial projections. It is used to attract investors and secure financing. The plan should be updated regularly to reflect changes in the business's performance and market conditions.

The business plan is a key tool for managing the business. It provides a clear roadmap for the business's future and helps to ensure that the business is on track to achieve its goals. By following the steps outlined in this document, entrepreneurs can increase their chances of success.

The business plan is a document that outlines the business's goals, strategies, and financial projections. It is used to attract investors and secure financing. The plan should be updated regularly to reflect changes in the business's performance and market conditions.

Policy 8

In order to meet its share of regional housing needs as mandated by the State, additional housing units affordable to 157 very low income households, 111 low income households and 135 moderate income households, shall be encouraged by the City during the 1998-2005 period.

Policy 9

The City's mandated fair share of affordable housing shall be maintained by resale and rental restrictions, applicant screenings, and other appropriate mechanisms established as conditions of approval for new affordable housing projects.

Policy 10

The first priority for the City's Redevelopment Housing Set-Aside Funds shall be to provide the required 403 units of very low, low and moderate income housing during the 1998-2005 planning period.

Program 10.A

The Redevelopment Agency shall annually allocate funds to eligible projects, outlined within the Redevelopment Agency's Implementation Plan 2000-2005, and other projects as they are presented to the Agency.

Responsible Agency: Redevelopment Agency, Housing Authority

Schedule: Annually

Program 10.B

The Housing Authority shall develop the Monterey Village project as a family project comprised of both ownership and rental units. The Authority shall retain control of the project until individual housing units are sold, and shall permanently control common areas to ensure a high level of maintenance occurs in the project over the long term.

Responsible Agency: Housing Authority, Community Development Department

Schedule: 2002, On-going

Program 10.C

The City shall restrict all housing units at the Blue Heaven/Santa Rosa Villas and Whitewater Senior Project/Parkview Villas II to very low income units only, for a total of 69 very low income units. The additional 83 very low income and 32 low income units needed to meet the City's housing need allocation shall be included in the Monterey Village project.

Responsible Agency: Housing Authority, Community Development Department

Schedule: 2001, On-going

Policy 11

In order to qualify for the City's financial assistance for the development of affordable housing, developers shall be required to comply with the Redevelopment Agency's Implementation Plan.

Program 11.A

The City shall prepare a standard set of qualifications and an application format for private developers seeking City financial assistance for the development of affordable housing.

Responsible Agency: Housing Authority

Schedule: 2002

Policy 12

The City may, whenever it deems feasible and necessary, reduce, subsidize or defer development fees to facilitate the development of affordable housing.

Policy 13

The City shall apply its density bonus provisions to all qualifying affordable housing projects.

Policy 14

The Housing Authority shall prepare an analysis of the potential for additional very low, low and moderate income units within currently designated High Density lands in Section 19.

Policy 15

The City shall assist existing very low and low income households in maintaining their homes in a safe and habitable condition.

Program 15.A

The Housing Authority shall provide financial assistance to lower income households through its Home Improvement Program.

Responsible Agency: Housing Authority

Schedule: Annually

Policy 16

Relocation assistance shall be provided to lower income households who are displaced by public or private redevelopment activities as mandated by the State.



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